

The HONEST FOOL

**Four Years, \$140,000,
and the Scam I Still Can't Prove**

by

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INTRODUCTION

Nobody Believes But Me

I lost \$140,000 over four years to what I'm almost certain was a Nigerian scammer named Rahman.

I say "almost certain" because I can't prove it. Not definitively. Not in a way that satisfies the skeptics, the well-meaning friends who suggested I was paranoid, or the bank representatives who looked at me like I'd lost my mind.

But I know it's true.

In 2025, a bank audit revealed that 75% of my income during those four years had been sent to Nigeria. Seventy-five percent. Not a handful of transactions. Not an occasional lapse in judgment. Three-quarters of everything I earned, flowing systematically to accounts I thought were recovering stolen cryptocurrency, paying legal fees, covering emergency expenses that always seemed urgent and never quite resolved.

The numbers don't lie. The patterns are there. The timeline tracks. And still, I can't prove Rahman was the orchestrator behind it all.

This is what it's like to live in a reality no one else can see.

The Story No One Wanted to Hear

When I first tried to explain what was happening, people were kind. Patient, even. They listened. They asked questions. But I could see it in their eyes—the moment they decided I was confused, or paranoid, or just couldn't admit I'd been scammed and moved on.

"Have you considered," they'd say gently, "that maybe you're seeing patterns that aren't there?"

"Maybe you just need to let this go."

"Maybe you're holding onto this because it's easier than accepting the loss."

Or a little more blunt, "It's a scam!"

And maybe they were right. Maybe I was seeing things that weren't there. Maybe the connections I drew between accounts, between names, between timing and requests and emergencies were just coincidence.

Except they weren't.

The 2025 bank audit proved that. Seventy-five percent of my income. Four years. Nigeria.

But by then, the people who'd told me to let it go had already moved on. The vindication came too late to matter to anyone but me.

What This Book Is

This is the story of those four years.

It's the story of how I lost \$140,000 trying to recover cryptocurrency that may or may not have been stolen in the first place. It's the story of Rahman—or whoever Rahman really was—and the elaborate, patient, relentless system of requests that kept me sending money long after I knew something was wrong.

It's the story of being too kind, too hopeful, too analytical for my own good. Of being smart enough to see the red flags and foolish enough to ignore them. Of living in the gap between what I knew and what I could prove, between what I felt and what anyone else would believe.

This isn't a redemption story. I didn't catch the scammer. I didn't get my money back. I didn't even get closure.

What I got was a bank audit in 2025 that confirmed what I'd known all along: I wasn't crazy. I wasn't paranoid. I was right.

And being right didn't set me free.

Why I'm Writing This

I'm writing this because the story needs to be told—not because it has a satisfying ending, but because it doesn't.

Most scam stories end with justice or recovery or at least clarity. The victim realizes what happened, reports it, moves on. The scammer gets caught, or disappears, or at least becomes a known entity.

This story doesn't end that way.

Rahman—if that was even his real name—is still out there. The money is still gone. The people who didn't believe me still don't. And I'm still living with the knowledge that I was right about something I can't prove to anyone's satisfaction but my own.

This is what it's like to be the hopeless fool—hopeful enough to keep trying, foolish enough to keep losing, and isolated enough that no one else can see what you see.

If you've ever felt that way—if you've ever known something was true and couldn't make anyone believe you, if you've ever been right in isolation, if you've ever lived in a reality that doesn't align with the evidence you can present—then this book is for you.

Not because I have answers.

But because I know what it's like to live without them.

AUTHOR'S NOTE

This is a true story. The events happened. The money was lost. Rahman is real.

Between September 2021 and January 2026, I exchanged over 110,000 messages with a man I met online who either stole \$70,000 from me or is genuinely trying to help me recover it through an impossibly complicated Nigerian legal system. I still don't know which.

I have reconstructed this narrative from:

- Telegram message transcripts (110,000+ messages)
- Bank statements and transaction records
- Email correspondence
- Personal journal entries
- Memory

A note on the source material:

Our communication began on Whatsapp in 2018. After the September 2021 theft, Rahman blocked me. I remained blocked for several weeks until I contacted him through another Nigerian friend on Facebook. After that, we resumed communication on Telegram, where it continued through January 2026.

Early in the relationship, I blocked Rahman once myself—and discovered that blocking someone on Telegram deletes the entire conversation history. After that, I began systematically saving conversations before any blocking occurred. This means the early Whatsapp messages (2018-2021) and the first few weeks after the theft are not available.

From late 2021 forward, I have nearly complete records. I blocked him once more and lost maybe a few days or weeks. Over 110,000 messages. Every promise. Every fee request. Every complication. Every "next week."

A note on accuracy:

The timeline and payment amounts in this book represent my best effort to make sense of four years of chaos. However, the scam itself was deliberately designed to create confusion—overlapping timelines, shifting explanations, contradictory fee structures, endless complications.

At times during the experience, I was confused about:

- Which payment was for which "fee"
- Whether a request was new or a repeat of an earlier one
- What the current status of "the case" actually was
- How much I'd actually sent in total

I have done my best to organize this chaos into a coherent narrative. Some dates may be approximate. Some dollar amounts may be attributed to the wrong specific "fee" even though the totals are accurate. Some events may be slightly out of sequence.

The emotional truth is exact. The financial record is nearly exact, as I own no cryptocurrency. Any payments made to a crypto exchange were sent to Rahman. If he suspected I was hiding anything, he would say, "Check your other wallets." He had an uncanny ability to remember every small detail—and to use it later.

The financial totals are accurate: \$70,000 stolen, \$70,000 sent trying to recover it, \$140,000 total loss.

The uncertainty is real.

For readers who want to examine the source material themselves, the complete Telegram transcripts (with names changed for privacy) are available separately at richabbott.com/honest-fool where you will find more information. You'll see exactly what I saw—and you'll understand why reconstruction was necessary.

Names have been changed to protect privacy:

- "Rahman" is a pseudonym

- "Leonard" is a pseudonym
- My wife's name is not used
- "Barrister Mike David" and "Barrister Okenu" are pseudonyms

Everything else is true.

— Rich Abbott

Manitoba, Canada

February 2026

PROLOGUE: THE PROOF

October 2025

My hands are shaking as I watch Rahman log into the Bybit account.

It's 2:37 PM on a Tuesday. I'm sitting alone in our mobile home in Manitoba, phone propped against a coffee mug, heart hammering so hard I can feel it in my throat.

On the screen, Rahman's face is calm. Almost serene. Like he's done this a hundred times before.

Maybe he has.

The Bybit login page loads. He types an email address I can't quite read. The phone tilts away as he enters the password—he claims he's secretly recording this from inside the Bybit office in Abuja, says it's risky because of security, but I don't care about the risk anymore.

I just want proof.

The page refreshes.

And there it is.

A cryptocurrency dashboard with a balance displayed in the upper right corner:

\$512,847.23

Five hundred twelve thousand dollars.

I can't breathe.

"Brother, you see?" Rahman's voice comes through tinny on my phone speaker. "The funds are real. They have grown because Bitcoin increased in value. This is your money. Waiting for you."

I stare at the screen, my brain fracturing into competing realities.

Reality One: This is real. The money exists. Four years of hell have been leading to this moment. I was right to keep believing. Everyone who called me a fool was wrong.

Reality Two: This is an elaborate fake. A mockup website. A browser extension. A screen recording. Something he's spent months preparing to show me at exactly this moment, when my resistance is lowest and my desperation is highest.

I don't know which reality I'm in.

After four years, over \$70,000 sent, thousands of messages exchanged, hundreds of broken promises, I still don't know.

"How do I know it's real?" I hear myself ask.

Rahman's face tightens. "What do you mean? You just watched me log in."

"Try to withdraw something. Send \$100 to my wallet right now."

He shakes his head slowly. "Brother, I cannot. The account is restricted pending federal investigation. I can log in and see the balance, but I cannot transfer funds. That's why we need the federal officials present—to authorize the transfer."

Of course.

Of course he can't actually send the money.

There's always one more obstacle.

One more fee.

One more complication standing between me and proof.

"So this proves nothing," I say.

"It proves the funds exist!" His frustration bleeds through the phone. "It proves I'm not lying about the account! What more do you want from me?!"

I want certainty.

I want to know—with absolute finality—whether this is real or fake.

Whether I've spent four years chasing stolen money that might still be recoverable.

Or whether I've spent four years being conned by someone I thought was my friend.

But I don't get certainty.

Or whether I've spent four years being conned by someone I thought was my friend.

But I don't get certainty.

Nobody does in situations like this.

That's how these traps work.

They keep you in the space between knowing and not knowing, where hope and desperation blur into something that looks like rational decision-making but isn't.

"I need time to think," I tell Rahman.

"Brother, we don't have time. The federal officials are losing patience. If we don't pay them by end of month, they will close the case. All frozen Bybit accounts get transferred to government treasury as unclaimed property."

He's said this before. Multiple variations of the same threat. Always a deadline. Always urgency. Always one more payment away from success.

"How much do they want?" I ask, though I already know the answer will be just small enough to seem reasonable and just large enough to hurt.

"\$300," he says. "That's all. Just \$300 to keep them on site until the account is unfrozen."

\$300.

On top of the \$70,000 I've already sent over four years.

On top of the original \$70,000 that was stolen.

\$140,000 total.

More than half of what my wife and I got from selling our house in Ontario.

Gone.

"I'll think about it," I say again.

And I will.

I'll think about it for weeks.

I'll agonize over it.

I'll calculate and recalculate whether \$300 is worth the chance—however small—that this might finally work.

And eventually, I'll say no.

But not because I'm certain it's a scam.

I'll say no because I'm exhausted.

Because I can't keep doing this regardless of whether it's real or not.

Because certainty is a luxury I'll never have, and I need to choose life over the endless wait for proof.

This book is the story of how I got here.

How a 61-year-old former pastor from Canada lost \$70,000 in cryptocurrency theft, then spent another \$70,000 and four years trying to get it back.

How I met a Nigerian man named Rahman who became my friend, my scammer, or possibly both.

How I ignored every warning sign, every red flag, every person who told me to stop.

How I rationalized each payment, each broken promise, each new complication.

How I lied to my wife, nearly destroyed my credit, lived in an RV, then a stranger's house, then a mobile home bought with the proceeds from selling the only investment that worked out.

How I finally said no—not because I was certain, but because uncertainty was killing me and I needed it to stop.

If you're reading this hoping for a satisfying ending where I either get my money back or definitively prove it was all a scam, I'm sorry to disappoint you.

This story doesn't have that ending.

It has the ending that most real-life scams have: unresolved ambiguity, unanswered questions, and a person trying to rebuild a life from the wreckage of their own choices.

It's not a satisfying story.

But it's an honest one.

And maybe honesty is more valuable than satisfaction.

September 25, 2021

That's where this story begins.

The day I woke up in an RV parked on my old friend's property in Saskatchewan and discovered that \$70,000 in cryptocurrency had vanished from my wallet overnight.

The day my wife cried on her birthday because her husband had trusted the wrong person.

The day I made a choice that would define the next four years of my life.

The day I decided that getting my money back was worth whatever it took.

I was wrong about that last part.

But I didn't know it yet.

Let me show you how it happened.

CHAPTER 1

THE MORNING AFTER

I woke up in the RV at 6 AM to discover I was no longer going to retire comfortably.

The Saskatchewan heat was already building, even at that hour. My old friend's property stretched out beyond the windshield—flat, endless prairie that made you feel small. My wife was still asleep in the back. The RV smelled like last night's campfire smoke and the cheap coffee I'd forgotten to clean out of the pot.

We'd had been parked at our lake lot for three weeks now, waiting for our Manitoba driver's licenses to arrive. Six-week processing time, they'd said. COVID had backed everything up.

We couldn't head west to BC until those licenses came through, so we'd settled in, working on our newly purchased lake lot back in Manitoba—clearing brush, hauling gravel, installing culverts. Building something permanent after selling everything we owned in Ontario.

The plan had been simple: sell the house, buy an RV, buy a lake lot, invest the rest in cryptocurrency, then travel while the investments grew. Once we had enough, we'd build a modest cabin on the lot. Our own place. Security.

It was a good plan.

We decided to take a break from working on the lot and visit a friend 5 hours away in Saskatchewan. He was gracious and allowed us to park in a pasture where we could have a fire pit.

I reached for my phone out of habit. I'd been checking it obsessively for days. The markets never sleep, and I'd learned that fortunes could evaporate in the hours you weren't watching.

Trust Wallet loaded slowly on the spotty rural connection. The little spinning wheel mocked me. I hate buffering.

When it finally loaded, I stared at the screen for a full ten seconds before my brain would accept what my eyes were seeing.

Zero.

Every token. Gone.

Fatcake. Lighthouse. Lightbulb. All gone.

The truth? I didn't even know the full extent. Trust Wallet was glitching, failing to show all the transactions. But what I could see made me sick:

Algo: 406.42685

Solana: 4.97999

Astrcoin: 10,000

Everrise: 23,036,284,725.618724

Shiba Inu: 216,712,677.543289

Defi Connect: 4,075,199,610.693069

Dogeback: transaction failed to show

Trubadger: 400,606,129,340.143121

Trubadger: 142,279,488,135.31347

Doge: 10,221.744135

BUSD: 73.893107

Dogelon: 19,998,277,146.285144

The list went on. Empty. Empty. Empty.

I refreshed. The wheel spun. Loaded again. Still zero.

My hands started shaking.

I'd had over \$70,000 in that wallet when I went to sleep. Not life-changing money for some people, but for a 61-year-old man who'd just sold everything he owned and invested it carefully, it was supposed to be the foundation of a comfortable retirement.

Why not keep it safe in a bank?

As a former pastor, I'd always believed in speaking truth even when it was unpopular. When the Freedom Convoy happened in 2022, I didn't agree with everything they said, but I believed they had a right to protest.

Then I watched the Canadian government freeze bank accounts of people who'd donated \$20, \$50, sometimes just \$100 to support them. No trial. No charges. Just emergency powers used to financially punish citizens for supporting a cause the government opposed.

A grandmother in Manitoba lost access to her savings. A single mother couldn't buy groceries. For donating to truckers.

That's when I realized: if your money sits in a bank, it's not really yours. It belongs to whoever controls the bank. And they can take it whenever they want.

Cryptocurrency was supposed to be different. Ungovernable. Unseizable. Freedom.

I was so afraid of government theft that I walked straight into a private one.

We'd sold our Ontario house for \$240,000 in Canadian dollars. This is significant because the US dollar is always fluctuating and whatever we purchase could be .30 to .40 cents on the dollar more.

Bought the RV for \$45,000 CAD.

Bought the Manitoba lake lot for 27,500, and put in another \$6,000 worth of improvements. Total 33,500 CAD.

I invested exactly 100k US funds into crypto thinking I was going to get massively wealthy. I split them into two different accounts or ventures. \$70,000 into Trust wallet. \$30K into another crypto business venture that I would share while traveling. Never put all your eggs in the same basket I told myself.

The remaining balance of \$61,500 was for travel expenses and living. It was enough I told myself because soon we will have millions. The crypto market was escalating at the time.

The crypto alone—the \$70,000 in that Trust Wallet—was supposed to prove to my wife that I knew what I was doing. That the risks were worth it. That we'd made the right choice.

I refreshed again.

Still zero.

"Technical glitch," I told myself. "Has to be. Exchanges go down all the time. Wallets malfunction. This is crypto. Volatility is normal. Panic is not."

I opened my browser and searched: "Trust Wallet showing zero balance."

Reddit threads. Discord complaints. Twitter rants. Hundreds of people reporting the same issue over the past year. Most of them concluded it was a

temporary display error. Refresh. Wait. Log out and back in. The funds always reappeared.

Relief flooded through me.

Just a glitch.

I logged out of Trust Wallet. Closed the app. Waited thirty seconds. Opened it again.

Still zero.

The relief evaporated.

I tried blockchain explorer next. If the tokens were really gone, there would be transaction records. Proof of transfer. A trail showing where they went.

But Trust Wallet's interface wasn't loading the transaction history properly. I could see some recent activity but not the full picture. Not enough to understand what happened.

That's when the first wave of real fear hit.

Because there were two possibilities:

One: This was a technical error, and my funds were safe but temporarily invisible.

Two: Someone had accessed my wallet and drained it while I slept.

I didn't want to believe option two.

But I'd been in crypto long enough to know it was possible.

Seed phrases compromised. Phishing attacks. Malware. Remote access. The stories were everywhere—people losing six figures, seven figures, life savings vanished because they clicked the wrong link or trusted the wrong person or stored their recovery phrase on a device that got hacked.

I checked my email. Spam folder. Junk. Looking for anything suspicious from the past 24 hours.

Nothing.

My wife stirred in the back of the RV.

"You're up early," she said, her voice still thick with sleep.

I didn't answer immediately. I was staring at my phone, refreshing the wallet over and over, willing the numbers to reappear.

"Rich?"

"Everything's fine," I lied. "Just checking the markets."

She didn't push. We'd had an argument the night before—well, not an argument exactly. More like a tension. Yesterday had been her birthday, September 27, and we'd spent it stuck on my friend's property in Saskatchewan, waiting for licenses that should have arrived two weeks ago. She'd wanted to celebrate properly, but I'd been distracted, checking prices, monitoring positions, planning our next moves.

Now, sitting in the RV with an empty wallet and no explanation, I wondered if she'd been right to be frustrated.

"I'm going for a walk," I said, grabbing my shoes.

Outside, the prairie stretched endlessly in all directions. We were Boondocking on my old friend's land—no hookups, no services, just open space and silence. He'd let us park here while waiting for our licenses. A kindness I'd remember later, when things got much worse.

I opened Telegram.

Rahman and I had been messaging regularly for three years. We'd met in 2018 through a cryptocurrency MLM project that went nowhere. But unlike most people I met in crypto circles, Rahman had stayed in touch. Became a friend. Sent family photos. Talked about his life in Nigeria, his struggles, his faith.

We'd lost money together on three different projects before this one. Small amounts—\$500 here, \$1,000 there, \$2,000 on the last one. Rug pulls and failed launches and promises that evaporated. But we'd both lost, so I never thought Rahman was scamming me. We were both victims of the same volatile, unpredictable market.

This time was different.

This time, I'd convinced my wife to trust me. To let me invest a significant portion of our house sale into a portfolio I was confident would grow. And Rahman had been part of that plan—helping me identify promising projects, teaching me about new protocols, sharing tips on maximizing yields.

I scrolled through our recent messages.

Two days ago, I'd sent him my Trust Wallet address so he could review my portfolio allocation. He'd suggested some adjustments. Recommended moving certain tokens to different wallets for better security.

Had I given him access somehow?

No. Impossible. You can't access someone's wallet just from knowing their public address. You'd need the seed phrase. The private key. And I'd never shared those with anyone.

Not even with my wife.

My phone buzzed.

Rahman.

"Brother, good morning! How is today?"

I stared at the message.

Should I tell him?

What if he thought I was accusing him?

What if this really was just a glitch and I was panicking over nothing?

I typed slowly: "Something's wrong with my Trust Wallet. Showing zero balance on everything."

Three dots appeared immediately. He was typing.

"What? Brother, that is not good. Did you check blockchain explorer?"

"Trying to. Interface isn't loading properly."

"Okay, stay calm. This happens sometimes. Usually exchange issue or wallet sync problem. Give me your wallet address again and I will check from my side."

I sent him the address.

Waited.

The dots appeared and disappeared several times. He was checking.

Finally: "Brother... I am seeing transfers. Multiple transfers. All going out. Recent. Very recent."

My stomach dropped.

"When?"

"Last night. Between 11 PM and 2 AM your time. Everything moved. Fatcake, Lighthouse, Lightbulb, all of it. Brother, someone accessed your wallet."

I sat down hard on the ground.

\$70,000.

Gone.

While I slept, someone had systematically emptied my wallet.

Every token.

Every investment.

Every piece of our future.

Every dollar we'd set aside from the house sale for security and growth.

"Who?" I typed. "How?"

"I don't know, brother. But we need to act fast. Sometimes these can be recovered if we move quickly. Let me make some calls. I know people who handle these situations. Please, don't panic. There may still be time."

Don't panic.

Easy for him to say.

It wasn't his \$70,000.

It wasn't his wife's birthday ruined.

It wasn't his lake lot improvements paid for with money that was supposed to last years.

It wasn't his retirement evaporated.

But what choice did I have?

Block Rahman and deal with this alone?

Or trust him one more time and hope he could actually help?

I walked back to the RV.

My wife was up, making coffee on the small propane stove.

"You okay?" she asked. "You look pale."

"I'm fine," I said.

Another lie.

She looked at me for a long moment. She knew I wasn't fine. She could always tell.

But she didn't push. Maybe she didn't want to know. Maybe she'd already guessed and was giving me time to figure out how to tell her.

I pulled out my laptop and started searching.

"Cryptocurrency wallet hack recovery"

"Trust Wallet funds stolen how to get back"

"Crypto theft recovery services"

The results were not encouraging.

Most sources said the same thing: Once funds leave your wallet, they're gone. Cryptocurrency transactions are irreversible. No bank to call. No fraud department to dispute charges. No insurance to file claims with. No police report that would change anything. Worse yet, out of country. Overseas.

You're just out the money.

Unless you can identify the thief.

Unless you can somehow pressure them to return it.

Unless you get extraordinarily lucky.

My phone buzzed again.

Rahman: "Brother, I spoke with someone. There may be a way. But we need to act now. Can we talk?"

I looked at my wife, still making coffee, her back to me.

I thought about telling her.

About admitting that everything I'd promised her was gone.

That her birthday present was financial catastrophe.

That the lake lot we'd just bought—the one we'd been working on for three weeks—might be all we'd have left.

That I'd failed.

Instead, I stepped outside and called Rahman.

"Tell me," I said when he answered. "Tell me everything."

And that's how it started.

Not with a theft.

With a choice.

To trust one more time.

To believe recovery was possible.

To think I could fix this before my wife ever had to know how bad it really was.

I should have told her that morning.

I should have called the police.

I should have accepted the loss and moved on.

But I didn't.

And that choice—that single moment of deciding to chase the money instead of accepting it was gone—that choice would cost me four more years and another \$70,000.

But I didn't know that yet.

All I knew was that Rahman said there was hope.

And I needed to believe him.

Because the alternative—telling my wife that I'd lost \$70,000 of our \$240,000 house sale the day after her birthday—was unthinkable.

CHAPTER 2: THE BROTHER I NEVER MET

Rahman and I met in 2018.

Not in person. We've never met in person.

We met in a Telegram group for a cryptocurrency MLM project called something forgettable. The project died within six months—like most crypto MLMs do—but Rahman and I kept talking.

He was Nigerian. Lagos. 34 years old when we met. Worked in tech support. Had a wife and young daughter. Sent me photos of his family. Shared prayer requests. Talked about his life in Nigeria, his struggles with poverty and corruption, the daily grind of trying to build a life in a country where the systems were designed to keep you down.

I was a former pastor from Ontario, 61 years old then, trying to figure out what came after ministry. We connected over faith initially. Both Christians. Both trying to navigate the moral ambiguity of cryptocurrency investing while maintaining some sense of spiritual integrity.

He called me "brother" from the beginning.

Not as manipulation—at least, I didn't think so at the time.

Just as connection. Relationship. The kind of bond that forms when two people from completely different worlds find common ground in shared frustration with the financial systems that limit them both.

We were both looking for a way out.

He from Nigerian poverty.

Me from Canadian working-class stagnation.

Cryptocurrency felt like the answer.

For a while, it was.

The First Loss: Autoxify (2020)

The first project we invested in together was called Autoxify.

I don't remember the specifics of what it was supposed to do. Something about DeFi. Something about passive income. Something about revolutionary technology that would disrupt traditional finance. The website was extremely colorful and it was obvious someone paid a lot of money to create it.

It sounded good.

Rahman found it. Sent me the whitepaper link. Explained the tokenomics. We both read through the documentation. Both did our research. Both decided it was worth the risk.

\$500 each.

Three days later, the developers disappeared. The token became worthless. The Telegram group went silent. The website went down.

We'd both been scammed.

But here's the thing: Rahman lost money too.

I saw his wallet. He showed me the transactions. He'd put in exactly what I had.

That was important.

If he'd been running the scam, he wouldn't have invested his own money. He would have just convinced me to invest and then disappeared with the developer cut.

But he didn't disappear.

He stayed.

He was angry about it, just like I was.

"Brother, I cannot believe they did this," he messaged. "I trusted them. I vouched for them. And they stole from us."

Us.

We were in this together.

Victims of the same con.

That created a bond.

A shared experience.

Trust.

Looking back now, I can see how perfectly that \$500 loss was positioned. Small enough that I could absorb it without too much pain. Large enough that it felt like a real investment. Shared enough that it created solidarity.

But at the time, I just saw a friend who'd gotten burned the same way I had.

The Second Loss: Smart Contract (2020)

The second project was called a smart contract. I can't really remember the name because the Telegram chat disappeared overnight 5 years ago.

This one was supposed to be different. More legitimate. Actual technology behind it. Real developers with LinkedIn profiles and everything. A proper roadmap. Regular updates in their Discord server as well.

Rahman and I both invested again.

\$1,000 each.

This time, the project didn't just disappear. It launched. People were joining from all over the world. Had real volume for a while. It paid several layers deep and some people actually bought two positions. That immediately caused a red flag once I saw that. For about three weeks, we were both in profit.

Rahman sent me screenshots of his gains. "Brother, we're going to make it this time!"

I felt the same way.

Then it slowly bled value over six months until it was worth nothing. It just plateaued. With no new investors nobody was making anything anymore.

Not a rug pull exactly. Just a failed project. Bad tokenomics. No real use case. The developers kept trying, kept updating, kept promising new partnerships and exchange listings.

But the price just kept dropping.

It happens in crypto.

We both lost again.

But again—Rahman lost his money too.

He showed me his wallet. His transaction history. His buy-in and his eventual exit at a loss. Proof that he was just as invested as I was.

He was frustrated. Disappointed. But not defeated.

"Brother, we'll find a better one next time. We just need to be more careful. More selective."

So when he suggested the next opportunity, I listened.

Because he wasn't trying to scam me.

He was trying to help both of us find a winner.

At least, that's what I told myself.

The Third Loss: Generational Yield Finance (2021)

Generational Yield Finance was the most promising one yet. It had special appeal because it was going to break generational curses and make people wealthy.

Yield farming. Liquidity pools. Staking rewards. All the buzzwords that made crypto investors salivate in 2021.

The project had a professional website. Active social media. Regular AMAs with the developers. A detailed audit from a reputable firm. Everything you'd want to see before investing.

This time, we both put in more.

\$2,000 each.

The project launched successfully. The token price went up initially. For about two weeks, we were both in profit—real profit, 40% gains.

Rahman was ecstatic. "Brother, finally! We found one that works!"

I felt the same way.

I even told my wife about it. Showed her the numbers. "See? This is why I've been researching these projects. This is the one that's going to work."

She was cautiously optimistic. Wanted me to take profits while we were up.

I didn't.

Rahman didn't either. We both held, believing it would go higher.

Then the token crashed.

Not a slow bleed this time. A crash. 90% loss in three days.

Turned out the developers had been dumping their tokens while encouraging everyone else to hold. Classic rug pull. They'd accumulated massive positions during the presale, then slowly sold into every price pump while posting "HODL" messages in the Telegram group.

By the time people realized what was happening, the developers were gone. Wallets emptied. Social media deleted. Website offline.

We both lost.

Again.

But here's what cemented my trust in Rahman:

He was MORE angry about this one than I was.

"Brother, I am DONE with these scammers!" he messaged. "I cannot keep losing money to dishonest people! This is not right! This is not how this is supposed to work!"

He felt betrayed.

Just like I did.

And that shared sense of betrayal—that shared victimhood—created an unspoken alliance.

We were both honest people trying to win in a dishonest game.

We were both getting scammed by the same developers.

We were both tired of losing.

So when Rahman suggested one more project in September 2021—a portfolio strategy involving multiple tokens across multiple wallets for better security and diversification—I didn't hesitate.

Because we'd lost together three times already.

We'd felt the same frustration.

We'd vented to each other after each failure.

We'd encouraged each other to keep trying.

This time, we'd win together.

The Pattern I Didn't See

Looking back now, the pattern is obvious.

Three small losses over three years.

Three shared experiences.

Three demonstrations that Rahman was "in this with me."

Each loss was small enough to absorb. \$500. \$1,000. \$2,000.

Each time we lost money together, I told myself the same thing:

Annoying, but not devastating. All business is risky and this was just a bump in the road. Something to learn from and improve.

That's how entrepreneurs think. You don't succeed by being paralyzed by small losses. You take calculated risks. You learn. You adapt. You move forward.

\$3,500 over three years wasn't catastrophic. It was tuition in the school of cryptocurrency investing.

I didn't realize I was being taught a different lesson entirely.

I was learning that small losses prove someone is safe.

That shared failure creates trust.

That a man who loses money alongside you probably isn't trying to steal from you.

Rahman was investing \$3,500 to steal \$70,000.

I thought we were learning together.

He was teaching me to trust him.

Disappointing, but not life-ending.

And each loss reinforced the idea that Rahman was trustworthy.

Because he lost too.

Every time.

Or at least, that's what he showed me.

But here's what I didn't understand until much later:

A scammer doesn't need to win on every project.

A scammer just needs to establish trust.

\$3,500 in losses—supposedly split between Rahman and me over three years—is a small price to pay if it sets up a \$70,000 theft.

Those losses weren't failures of his scam.

They were the foundation of it.

Each one was an investment in my trust.

Each one proved he was "safe."

Each one made me more likely to believe him when something bigger happened.

But I didn't see it that way in September 2021.

I saw a friend.

Someone who'd been through the trenches with me.

Someone who understood the frustration of being a small investor in a market dominated by whales and insiders.

Someone who kept trying despite repeated failures.

Someone I could trust.

The Photos

Rahman sent me photos over the years.

His daughter's birthday party—she was maybe 2 years old, wearing a pink dress, smiling at a small cake with candles.

His wife cooking in their modest kitchen in Lagos.

Himself at church, dressed in his Sunday best.

His neighborhood—narrow streets, small houses pressed together, the chaos and vibrancy of Lagos life.

They looked real.

They felt real.

Why would someone creating an elaborate scam take the time to send family photos?

Why would someone planning to steal from me invest three years building a relationship first?

Why would he share personal details about his struggles, his faith, his hopes for his family?

It didn't make sense.

Unless the three years WAS the investment.

Unless the photos WERE part of the con.

Unless everything—the losses, the shared frustration, the personal connection, the "brotherhood"—was designed specifically to make me trust him enough to eventually give him access to my wallet.

But I didn't think that way in 2021.

I thought: "This is my friend."

And friends help each other.

So when my wallet was emptied on September 26, 2021, while we were parked on my old friend's property in Saskatchewan, and Rahman immediately offered to help me recover the funds, I believed him.

Because we were brothers.

Because we'd suffered together.

Because he'd never lied to me before.

Or at least, I thought he hadn't.

September 27, 2021

When I woke up that morning and found my wallet empty, Rahman's first message wasn't defensive.

It wasn't "I don't know what you're talking about."

It wasn't silence.

It was concerned.

"Brother, what? No. This cannot be. Let me check my side. Maybe technical error. Maybe exchange glitch. Give me time to investigate."

He sounded genuine.

He sounded like someone who was just as confused as I was.

He sounded like someone who cared.

And maybe that was the biggest hook of all.

Because if he'd disappeared, if he'd blocked me, if he'd celebrated his score—that would have been clear. That would have been proof.

But he didn't disappear.

He stayed.

He investigated.

He promised to help me get it back.

"Brother Rich, I swear on my mother's grave, I did not take your money. Someone else accessed the wallet. Maybe a hacker. Maybe an exchange issue. But I will help you recover it. I have connections. Legal teams. People in government. Please, don't give up. Trust me one more time."

Trust me one more time.

I'd already trusted him three times and lost money each time.

But he'd lost money those times too.

That's what I told myself.

That's what I needed to believe.

So when my wife told me to block him, I did.

For three days.

And then, when he emailed me, I unblocked him.

Because I'd rather be an honest fool trying to recover my money than a bitter one who walked away without trying.

At least, that's what I told myself at the time.

Four years later, I'm still trying.

The original \$70,000 is allegedly worth over \$500,000 now.

I've sent another \$70,000 trying to get it back.

Rahman is still my friend.

Or my scammer.

Or both.

Or neither.

I still don't know.

But this is how it started. Not with a theft. With a friendship. Built over years.

Brick by brick. Scam by scam. Loss by loss.

Until the foundation was so solid, I couldn't see it was made of nothing.

CHAPTER 3: THE UNBLOCKING

For three days, I kept him blocked.

Three days of silence. Three days of staring at an empty Trust Wallet. Three days of my wife not asking me any questions because she already knew the answers and didn't want to hear me defend the indefensible.

We were still parked on my old friend's property in Saskatchewan. The heat was relentless. September in Saskatchewan can be brutal. The RV's air conditioning barely worked—one of the things I'd planned to fix once we got settled somewhere permanent. Everything felt oppressive—the temperature, the silence, the weight of what I'd done.

I'd check my email obsessively. Refresh it every ten minutes. Looking for something. Anything. An explanation. A reversal. A miracle.

Nothing.

Then, on the third day, there it was.

Subject: Brother, please read this

My finger hovered over the delete button.

My wife was outside, reading in the shade of the RV's awning. She'd told me to block him. I'd told her I did. And I had—on Telegram, on WhatsApp, everywhere I could think of.

But I'd forgotten about email.

Or maybe I hadn't forgotten. Maybe some part of me had left that door open on purpose.

I clicked.

Brother Rich,

I know you have blocked me. I understand. If I were you, I would do the same. But please, you must listen to what I have discovered.

I did NOT steal your funds. I swear this on everything I hold sacred. On my mother's grave. On my daughter's future. On God Himself.

After you blocked me, I investigated immediately. I contacted the exchange. I checked the API connection logs. I traced the wallet transactions. Brother Rich, someone else accessed your wallet. Not me. SOMEONE ELSE.

I believe it was a hacker. Or possibly the exchange itself. Bybit has been having security issues. There are investigations happening right now. People are being arrested. Your funds may be caught in their system.

But here is the important part: I can help you get it back.

I have connections in Lagos. Legal professionals. People who work with government financial crimes division. People who can pressure Bybit to release frozen funds. I have already begun making inquiries on your behalf.

But I cannot help you if you have me blocked. We must work together on this. If you block me, if you walk away, you will NEVER see your funds again. The exchange will keep it. The hackers will keep it. It will be gone forever.

Is that what you want? To lose \$70,000 because of pride?

Or do you want to fight for what is yours?

I am still here, brother. I did not disappear. I did not run away. I am still fighting for YOU. Because we are brothers. Because I made you a promise to help you recover from the last loss, and I failed, and now I must make it right.

Please, brother Rich. Unblock me. Let me help you.

Your friend always,

Rahman

I read it three times.

Each time, my brain split into two voices arguing with each other.

Voice One: "He's lying. He stole it. This is classic scammer behavior—stay engaged, keep the mark believing there's hope, extract more money."

Voice Two: "But why would he stay? Why not just disappear? If he stole it, why risk continued contact? Why offer to help recover it?"

Voice One: "Because that's how advance-fee scams work. You convince the victim there's a recovery process. Then you charge them over and over for fees, bribes, legal costs. The money is gone. He's just trying to extract more."

Voice Two: "But what if he's telling the truth? What if someone else really did hack the wallet? What if he really does have connections that can help? What if I block him and lose my only chance at recovery?"

The two voices went back and forth.

But underneath both of them was a third voice.

Quieter.

More desperate.

More honest.

"I can't tell my wife I lost \$70,000 of our house sale."

That was the real truth.

It wasn't about whether Rahman was lying or telling the truth.

It wasn't about logic or evidence or probabilities.

It was about needing a path forward that didn't involve admitting total failure.

It was about needing hope more than I needed truth.

I unblocked him on Telegram.

He messaged within seconds, like he'd been waiting.

"Brother! Thank God. I was so worried you wouldn't give me a chance to explain."

"Explain," I typed.

"Okay. Here is what I have discovered. Your funds went to a Bybit exchange wallet. Not to a private address. To the exchange itself. This means one of three things:"

"1. The exchange was hacked and your funds are caught in their system"

"2. The exchange froze your account for some compliance issue"

"3. Someone with access to Bybit's internal systems moved your funds"

"In all three scenarios, the funds are still recoverable. But we need to act through official channels. I have contacted a lawyer here in Lagos who specializes in cryptocurrency theft. He has connections with EFCC."

"EFCC?"

"Economic and Financial Crimes Commission. Nigerian FBI, basically. They handle major financial crimes. If anyone can pressure Bybit to release your funds, it's them."

That sounded... plausible.

Almost too plausible.

Like something someone would say if they were making it up but wanted it to sound official enough to be believable.

Or like something someone would say if it were actually true.

I couldn't tell the difference anymore.

"How much does the lawyer cost?" I asked.

I was already calculating in my head. We had maybe \$60,000 left from the house sale after buying the RV, the lake lot, and the crypto. If the lawyer wanted \$5,000, I could manage it. If he wanted \$10,000, things got tight. If he wanted more than that...

"Brother, that is the best part. He doesn't charge upfront. He works on contingency. He only gets paid if we recover your funds."

That was unexpected.

Scammers always want money upfront.

That's how advance-fee fraud works.

But Rahman was saying no upfront cost?

Maybe this was real.

Maybe he really was trying to help.

"So what do you need from me?" I asked.

"Just your cooperation. The lawyer will need some documentation. Proof of ownership. Transaction records. Wallet addresses. Things like that. I told him I would gather everything and send it to him today."

"And then what?"

"Then he files a formal complaint with EFCC. They investigate. They contact Bybit. They demand account freeze and fund recovery. The process takes 2-3 weeks typically."

2-3 weeks.

I could manage 2-3 weeks.

I could keep this from my wife for 2-3 weeks.

If it worked.

If Rahman was telling the truth.

If this was actually a recovery process and not just the next phase of the con.

"Okay," I said. "Send me the documentation he needs."

"Brother, thank you. I promise you, we will get your money back. I swear it."

Promises.

Always promises.

October 7, 2021 - Twelve Days Later

Our Manitoba driver's licenses finally arrived.

Six weeks of waiting, just like they'd said. COVID delays. Bureaucracy. The usual excuses.

We could finally leave for BC. I once lived in Powell River so it was familiar territory. I also once drove semi-trucks through the mountains so I knew what to expect driving a large RV bus.

It required two ferries to Powell River. The plan had been to spend winter there—milder climate, beautiful scenery, catch up with old friends, time to figure out what came next while our crypto investments grew.

Except our crypto investments were gone.

And I still hadn't told my wife the full truth.

"We're good to go," I said, showing her the licenses. "Finally."

She smiled. "Good. I'm ready to see the ocean."

We left the next day. My old friend helped us pack up, made sure the RV was road-ready, gave us advice about the route. I thanked him for letting us stay. Promised to stay in touch.

I wouldn't see him again for six months.

I told my wife it only snows one or two days and then it's gone. So, I figured we would do fine. Except, we didn't count on Willingdon Beach RV park in Powell River to be booked solid and they close some sites for the winter creating scarcity.

And so after a few days of parking near the airport with no trees or services we were headed to Vancouver Island with \$60,000 instead of \$130,000.

October 15, 2021 - Vancouver Island

"Brother, the lawyer has filed the formal complaint."

I'd been waiting for this message.

Every day for the past week, I'd checked my phone obsessively. Waiting for updates. Waiting for progress. Waiting for some indication that this was real.

We were parked in a campground on Vancouver Island. Beautiful spot. Ocean view. Everything we'd hoped for.

Except I couldn't enjoy any of it.

"And?" I typed back.

"EFCC is reviewing the case. But Rich, there is a complication."

Of course there was.

There would always be a complication.

"What complication?"

"The lawyer discovered that Bybit requires a certification fee before they will process recovery requests. It's a standard anti-fraud measure. They need proof that the request is coming from the legitimate account owner, not from someone trying to steal funds."

There it was.

The first payment request.

The moment when the scam became undeniable to everyone except the person trapped inside it.

"How much is the fee?"

"\$850 USD."

\$850.

I couldn't even feel the punch of it.

Couldn't feel the anger or the betrayal or the recognition.

Just a weird numbness.

Because part of me had known this was coming.

Part of me had known from the moment I unblocked him that there would be fees.

But the other part—the desperate part, the part that needed this to be real—that part was still calculating.

\$850 was manageable.

\$850 was nothing compared to \$70,000.

\$850 was a small price to pay for the chance—even a small chance—of getting everything back.

And if I said no?

If I walked away over \$850?

Then I'd never know if it was real.

I'd spend the rest of my life wondering if I gave up on recovery one payment away from success.

"Will this be the only fee?" I asked.

"Brother, the lawyer assured me this is the only payment required from you. After this, everything is handled through official channels. EFCC takes over. Bybit processes the recovery. You just need to pay this certification fee and the process begins."

Just this one fee.

That's what they all say.

But what if it was true?

What if this really was the only payment between me and \$70,000?

"I need time to think about it," I said.

"Of course, brother. But please, do not take too long. The lawyer says there is a 30-day window to file these certifications. After that, Bybit purges the records and recovery becomes impossible."

A deadline.

Always a deadline.

Always urgency.

Always pressure to decide NOW before the opportunity disappears.

Classic manipulation.

Or legitimate urgency.

I couldn't tell the difference anymore.

That Night

My wife was asleep in the back of the RV.

We'd been on Vancouver Island for a week and she loved it. Talked about maybe staying permanently. Her migraines were fewer. She seemed happier.

She started looking at job postings. Talking about building a life here.

I couldn't think about any of that.

All I could think about was \$850.

I had it. Barely. But I had it.

If I sent it, we'd be tighter on money than I wanted. But not desperate. Not yet.

If I didn't send it, I'd never know.

I pulled out my credit card.

Applied online for a \$5,000 limit increase.

Approved within an hour.

The plan: use the credit card for the \$850. Pay it back when the funds were recovered. Simple.

Except there was no guarantee the funds would be recovered.

Except this might just be the beginning.

Except I might be about to make the worst financial decision of my life.

But I couldn't walk away.

Not yet.

Not over \$850.

October 16, 2021

I told my wife we needed to go to town for supplies.

We unhooked the water and septic lines and drove into Nanaimo. While she was shopping for groceries, I slipped into the men's room at the supermarket.

Feeling like I was about to do something forbidden.

My excuse was needing the restroom. The real reason was the stronger phone signal—and the unlocked guest WiFi.

I opened a new Trust Wallet on my phone. Transferred funds from credit card to bank account. Purchased crypto through MoonPay. Sent it to the Binance wallet address Rahman had provided.

The whole transaction took eight minutes.

When I came out, my wife was loading groceries into the cart.

"Find everything okay?" I asked.

"Yeah. You alright? You were in there a while."

"Fine. Just needed a minute."

The lie came easily now.

The guilt hung around much longer.

That night, I lay awake in the back of the RV, listening to the ocean through the thin walls, listening to my wife breathe beside me.

She still didn't know.

She still thought we had \$70,000 in crypto investments somewhere.

She still trusted me.

And I'd just sent \$850 to a man in Nigeria who might be trying to help me or might be scamming me or might be both.

I didn't know.

I still don't know.

But I'd made my choice.

I was all in.

CHAPTER 4: THE FIRST PROMISE

The \$850 bought me two weeks of hope.

Two weeks of checking my phone every hour.

Two weeks of Rahman sending updates that sounded official enough to be real but vague enough to avoid specifics.

"The lawyer submitted the certification to EFCC."

"EFCC is reviewing the case file."

"Bybit has been contacted by federal authorities."

"The investigation is progressing."

Each message gave me something to hold onto.

Each message pushed the resolution just a little further into the future.

Each message kept me believing that the next update would be the one that mattered.

It never was.

We were settling into life on Vancouver Island. The RV was parked in a decent campground with ocean views. My wife was happier than she'd been in months. She'd found a local church. Made friends with other RV travelers. Talked about the possibility of finding work here, staying through winter.

I couldn't think about any of that.

All I could think about was my phone. Waiting for Rahman's next message. Waiting for progress. Waiting for the day when I could tell my wife that the \$70,000 was coming back and everything would be okay.

November 1, 2021

"Brother, I have major news."

I'd learned to brace myself when Rahman started messages with "major news."

Major news was never actually major.

It was just the next complication dressed up as progress.

"What news?"

"The EFCC has approved your case. They are moving forward with formal investigation of Bybit. This is huge, Rich. They don't approve cases unless there is real evidence of wrongdoing."

My heart jumped.

"So when do I get my money back?"

"There is one more step. EFCC requires payment of investigative fees. This is standard for international cases. They need to compensate their team for the time spent on cross-border cryptocurrency investigations."

Of course.

Another fee.

"How much?"

"\$2,000."

I felt the air leave my lungs.

\$2,000 wasn't \$850.

\$2,000 was serious money.

\$2,000 was the difference between "maybe this is real" and "this is definitely a scam."

"Rahman, you said the \$850 was the only payment I'd need to make."

"Brother, I said it was the only payment required from YOU for the certification process. This is a different fee. This is EFCC's investigative fee. I didn't know about this until today when the lawyer contacted me."

"You didn't know?"

"These things have many steps, Rich. Each agency has their own requirements. But please, you must understand—EFCC does not get involved in small cases. The fact that they approved your case means they believe the funds are real and recoverable. This is good news!"

Good news that required \$2,000.

"I don't have \$2,000 just sitting around," I said.

That was only partly true. I had it. But sending it would drop our emergency fund dangerously low. We'd be down to about \$58,000 from the original \$240,000 house sale. The RV had cost \$45,000. The lake lot \$33,000. The crypto \$100,000. Another \$2,850 to Rahman so far.

We were bleeding money.

"I understand, brother. But can you get it? Can you borrow from family? Use credit cards? This is your \$70,000 we are trying to recover. Is \$2,000 not worth it to get \$70,000 back?"

The math was sound.

The logic was perfect.

If this was real, \$2,000 was a tiny price to pay.

If this was a scam, I was about to lose \$2,850 total chasing stolen money I'd never see again.

But there was a third option I hadn't considered yet:

If this was a scam, \$2,850 was just the beginning.

"I need to think about it," I said.

"Of course, brother. But please, do not wait too long. The EFCC has a backlog of cases. If you do not pay the fee within 7 days, they will move to the next case and yours will go to the bottom of the queue. It could take months to get back to it."

Seven days.

Always a deadline.

Always urgency.

November 3, 2021

I was out walking near the campground, away from the RV, away from my wife, trying to think clearly.

\$2,000.

I had it on the credit card. The \$5,000 increase I'd gotten. I'd used \$850 already. I had \$4,150 available.

If I sent \$2,000, I'd have \$2,150 left on the card.

If the recovery worked, I could pay it all back immediately.

If it didn't work...

I pulled out my phone and called my old friend in Saskatchewan.

He answered on the third ring.

"Rich! How's Vancouver Island?"

"Beautiful," I said. "Listen, I need to ask you something."

"Sure, what's up?"

"If you lost \$70,000, and someone said they could help you get it back for \$2,000, would you do it?"

Silence.

Then: "Rich, what's going on?"

"Just answer the question."

"Depends on who the someone is. If it's a lawyer or police, maybe. If it's some guy online, absolutely not."

"What if you'd known the guy for three years?"

"Rich." His voice changed. Got serious. "Are you sending money to someone trying to recover that crypto that got stolen?"

"Maybe."

"Don't."

"But what if—"

"There's no what if. If someone stole your crypto, it's gone. Anyone asking for money to get it back is scamming you. Don't send another dollar."

"You don't understand. This guy has connections. The Nigerian government is involved. The exchange is cooperating."

"Rich, listen to yourself. The Nigerian government? Seriously?"

"EFCC. It's like their FBI."

"It's a scam. Classic advance-fee fraud. Next he'll need money for a judge, then a bank official, then a courier. It never ends."

"But he's my friend. We've known each other for years."

"Then he's a friend who's scamming you. Which is worse."

I stood there on the trail, phone to my ear, looking out at the ocean.

"I have to try," I said finally.

"Rich—"

"I can't just give up. Not yet."

"You're going to lose more than \$70,000 before this is over."

"Maybe. But at least I'll know I tried."

"That's not wisdom. That's pride."

"Maybe. Thanks for your honesty."

"Rich, wait—"

I hung up.

He was right, of course.

Everything he said was right.

But I couldn't stop.

Not yet.

November 5, 2021

I sent Rahman \$2,000.

Used the credit card again. Went to Parksville — had to drive 45 minutes each way, but my wife thought we were simply going for supplies.

Another lie.

They were stacking up now.

"Brother, thank you," Rahman messaged when the transaction confirmed. "I am submitting this to the lawyer today. EFCC will begin their investigation within 48 hours."

48 hours.

Two days until I'd know if this was real.

Two days until progress.

Two days.

November 7, 2021 - 48 Hours Later

"Brother, the investigation has begun."

"Already?"

"Yes! EFCC works fast when fees are paid. They have contacted Bybit directly. Demanded account records. Demanded freeze on any withdrawals from the wallet that received your funds."

"So when do I get it back?"

"The process takes 2-3 weeks. Bybit must respond to EFCC's formal request. Then EFCC must verify the information. Then they must issue a recovery order. Then Bybit must process the order and transfer funds to your wallet."

2-3 weeks.

Again.

Always 2-3 weeks.

Never today.

Never tomorrow.

Always just far enough in the future that I couldn't verify anything.

But close enough that I couldn't justify giving up.

"Okay," I said. "Keep me updated."

"Of course, brother. I will message you every step of the way."

He did.

Every few days, another update.

"EFCC is reviewing Bybit's response."

"The investigation is progressing well."

"We are close, brother. Very close."

Close.

Always close.

Never arrived.

November 28, 2021

Three weeks later.

No money.

The promised recovery date had come and gone.

My wife was starting to ask questions. Not direct questions. Just observations.

"You've been on your phone a lot."

"Work stuff," I'd say.

"I thought you weren't working."

"Just exploring options."

She'd nod. Not push. But I could see the doubt in her eyes.

The trust was eroding.

And I still hadn't told her about the \$70,000.

"Brother, there is a complication."

I'd been waiting for this message.

I knew it was coming.

There would always be a complication.

"What complication?"

"Bybit is claiming they need additional documentation before they can release funds. They want proof that you are the legitimate owner of the wallet. They say they have had too many fraudulent recovery attempts and they must be cautious."

"What kind of proof?"

"Legal affidavit. Sworn statement. Police report from your local jurisdiction. Things like that."

"I can get those things."

"Yes, but Rich, there is a problem. Getting these documents through official channels in Canada will take weeks. Maybe months. By then, the EFCC case will have expired and we will need to start the entire process over."

"So what do you suggest?"

"The lawyer has a contact who can expedite the documentation process. For a fee, he can produce the necessary affidavits and have them certified by Nigerian legal authorities. Bybit will accept these because they are coming through the EFCC investigation."

"How much?"

"\$1,500."

I closed my eyes.

\$1,500.

On top of \$850.

On top of \$2,000.

Total: \$4,350.

For documents.

For certifications.

For fees.

For complications.

Always one more payment.

Always one more obstacle.

Always one more thing standing between me and recovery.

"Rahman, this is getting expensive."

"Brother, I know. I understand. But please, think about it. You have already invested \$2,850 in this process. If you stop now, you lose that money AND you lose the \$70,000. But if you pay this last fee, the process completes and you get everything back. Is \$1,500 not worth it?"

The sunk cost trap.

I was already in \$2,850.

Walking away now meant losing everything I'd already spent.

But paying more meant going deeper.

Chasing losses.

Throwing good money after bad.

Every rational part of my brain screamed: "STOP. THIS IS A SCAM. YOU WILL NEVER SEE THIS MONEY."

But the irrational part—the desperate part, the part that couldn't face telling my wife I'd lost \$70,000 and then spent another \$2,850 chasing it—that part whispered: "What if it's real? What if you're one payment away from success? What if you quit right before it works?"

"I'll send it," I said.

"Brother, thank you. I promise you, this is the last fee. After this, everything is handled by EFCC and Bybit. No more payments needed from you."

Promises.

Always promises.

December 1, 2021

I sent the \$1,500.

Maxed out my credit card doing it.

Had to get another \$500 increase just to cover the fees and transaction costs.

My credit card balance: \$4,850.

My emergency fund: \$56,000.

My crypto holdings: \$0.

My total loss from the house sale: \$84,000 (\$45K RV + \$33K lot + \$70K stolen - \$64K left from \$240K sale = net \$84K gone, plus \$4,850 in fees = \$88,850 total consumed).

We were living on about \$56,000 now. That was supposed to last us at least two years while we figured out what came next.

At the rate things were going, we'd be broke in a year.

Rahman confirmed receipt.

"The lawyer is submitting the expedited documents today. Bybit should respond within 10 days."

10 days.

I could manage 10 days.

December 15, 2021 - 14 Days Later

"Brother, I have good news and bad news."

My stomach dropped.

"Tell me."

"Good news: Bybit has accepted the documentation. They have verified your ownership of the wallet. They are ready to process the recovery."

"And the bad news?"

"They require an escrow fee. Standard procedure for international fund transfers. The fee is held in escrow until the transaction completes, then it is refunded to you automatically."

"How much?"

"\$500."

\$500.

On top of \$4,350.

Total: \$4,850.

Almost \$5,000 sent to recover \$70,000.

Almost 7% of the total spent on "fees."

"Rahman, you said no more fees."

"Brother, I said no more fees from YOU for the investigation. This is different. This is Bybit's requirement, not EFCC's. I didn't know about this until today."

He always had an explanation.

Always a reason why this new fee was different from the last fee.

Always a justification for why the promises he'd made didn't apply to this particular situation.

"Is this really the last one?" I asked.

"Brother, I swear on my mother's grave. After this, the funds transfer. No more delays. No more fees. This is the final step."

I'd heard that before.

But what choice did I have?

Walk away after spending \$4,350?

Or pay \$500 more and hope this time was different?

"Fine," I said. "I'll send it."

"Brother, thank you for trusting me. I know this has been difficult. But we are so close now. So close."

Close.

Always close.

December 18, 2021

I sent the \$500.

Borrowed it from the credit card again.

Now I was at \$5,350 in credit card debt.

For fees.

For documents.

For investigations.

For certifications.

For complications.

To recover \$70,000 I might never see again.

December 25, 2021 - Christmas Day

We spent Christmas in the RV on Vancouver Island.

It was beautiful. Except we already had a major snow storm that caused the snow to stick around. Ocean views with snow. My wife had decorated the RV with lights and a small tree.

We exchanged modest gifts. She gave me a book about cryptocurrency investing—ironic, considering I'd just lost \$70,000 in crypto and spent nearly \$5,000 chasing it.

I gave her a scarf I'd bought at a local market.

She smiled when she opened it.

But the smile didn't reach her eyes.

She knew something was wrong.

She didn't ask.

I didn't tell.

We sat in the RV eating dinner from the camp stove and pretending everything was fine.

It wasn't.

By the end of December 2021, I'd sent \$4,850 to Rahman.

The promised recovery date had come and gone.

Again.

There was a new complication.

Again.

And I was starting to realize that there would always be a new complication.

But I wasn't ready to admit that yet.

Not while there was still hope.

Not while I was still one payment away from success.

Not while the alternative was admitting to my wife that I'd lost \$75,000 in three months.

So I kept going.

CHAPTER 5: THE FIRST PAYMENT

The promised recovery date came and went.

December 18, 2021 turned into December 25.

Christmas came and went.

Then New Year's.

Then January.

No money.

Just more messages from Rahman with vague updates about "progress" and "complications."

We were still on Vancouver Island. What was supposed to be a beautiful winter escape had become something else entirely. The weather turned. Record snowfall in late October. The RV wasn't equipped for it—we had summer tires, no snow chains, no way to leave even if we wanted to.

We were stuck.

And I was checking my phone every hour, waiting for Rahman to tell me the money was coming.

We were nearly out of money.

The emergency fund had been drained by ten months of RV living. Diesel cost \$400 to fill the tank—enough to get us 3.5 hours down the road. Campground fees. Groceries at inflated tourist prices. The constant small bleeds that add up when you're living mobile.

Then there was the transmission failure I haven't mentioned yet.

Eight days stuck in a hotel on Vancouver Island while we waited for parts. Tow trucks. Shop fees. The final bill: \$8,500.

We'd started with \$240,000 from the house sale in August 2021.

By April 2022—ten months later—most of it was gone.

\$45,000 for the RV.

\$33,000 for the lake lot.

\$70,000 stolen by Rahman (or sitting in a frozen Bybit account—depending on who you believed).

\$8,500 transmission repair.

\$4,850 in fees to Rahman trying to recover the theft.

Living expenses, fuel, campgrounds, repairs...

We had maybe \$50,000 left.

At this rate, we'd be broke before the end of 2023.

That's why I kept sending the fees.

Not because I was stupid.

Because I was desperate.

Recovering \$70,000 felt like it could buy us two more years. I convinced myself that if I got it back and invested it wisely, I could turn it into a million.

Because stopping meant admitting the money was gone forever—and we couldn't afford for it to be gone forever.

January 8, 2022

"Brother, I have critical news."

Three weeks since the last payment. Three weeks of silence. Three weeks of me wondering if he'd finally disappeared.

But he hadn't.

He never did.

"What news?"

"I have been arrested."

My stomach dropped.

"What? When?"

"Last week. The bank seized my account. They claimed I exceeded the maximum personal account limit—300,000 naira. In Nigeria, personal accounts cannot hold more than this amount. They thought I was laundering money."

"Were you?"

"No, brother! It was YOUR funds! The money from the recovery process was flowing through my account temporarily while we processed the Bybit

transfer. The bank didn't understand this. They seized everything and detained me."

"Where are you now?"

"I was released three days ago. My lawyer—Barrister Mike David—he got me out. Showed them all the documentation. All the receipts. Everything. They released me but they are still holding the funds."

"How much?"

"Everything. All the fees you sent. Plus the recovered funds from Bybit. It's all frozen in a Lagos bank now."

I sat there staring at my phone.

This changed everything.

Or did it?

If Rahman was lying about the whole thing, this arrest was just another layer of the con.

But if he was telling the truth, if the money really was in a bank account in Lagos, if there really was a recovery process happening, then this was just another obstacle.

Another complication.

Another delay.

"What happens now?" I asked.

"The lawyer is working on it. But Rich, this actually proves the funds are real. The bank doesn't seize imaginary money. They seized it because it exists. Because it's sitting there. Your \$70,000 is real, brother. It's just frozen."

That logic again.

Every obstacle proved legitimacy.

Every setback confirmed the story.

"How long until it's unfrozen?"

"The lawyer says we need to file for a court decree. The bank will release the funds once we have official authorization from the Nigerian court system."

"How long does that take?"

"30 days maximum. Maybe less."

30 days.

One month.

I could manage one month.

Except it had been three months already.

And I was starting to realize that Rahman's timelines meant nothing.

January 15, 2022

The snow kept falling.

Vancouver Island was getting record snowfall. The campground was buried. We couldn't leave. The RV's propane heater was running constantly, eating through tanks faster than we could afford to replace them.

My wife was getting cabin fever.

I was getting desperate.

We'd been here since October. Four months. Longer than we'd planned. We were supposed to be traveling, exploring, living the RV dream.

Instead, we were trapped in snow with dwindling funds and a husband who spent all his time on his phone chasing money that might not exist.

"We need to talk about finances," my wife said one morning.

My heart stopped.

"What about them?"

"How much do we have left?"

I thought fast. We'd started with \$240,000 from the house sale. Spent \$45,000 on the RV, \$33,000 on the lake lot. That left \$162,000. Minus the \$70,000 "invested" in crypto. Minus the \$4,850 sent to Rahman. That left...

"About \$87,000," I said.

It was close enough to true. Maybe a bit optimistic. But close enough.

"That's less than half of what we started with."

"The RV and the lake lot were investments. We can sell them if we need to."

"The RV isn't worth what we paid for it. You know that."

She was right. We'd bought it for \$45,000. It was probably worth \$35,000 now. Maybe less.

"The crypto will recover," I said.

The lie came out so smoothly I almost believed it myself.

"Will it?"

"Markets always recover. Just takes time."

She looked at me for a long moment.

"Rich, are you telling me everything?"

"Of course."

"Because you've been really distant lately. Really distracted."

"I'm just stressed about money. About figuring out what comes next."

"Maybe we should go back to Manitoba. Sell the lake lot. Get jobs. Stop living in an RV."

"Not yet. Let's give it a bit more time."

She didn't push.

But I could see the doubt in her eyes.

January 20, 2022

"Brother, the lawyer needs payment for the court decree filing."

There it was.

I'd been waiting for this.

"How much?"

"\$500 for the filing fees. \$300 for expedited processing. Total of \$800."

\$800.

On top of \$4,850.

Total: \$5,650.

Almost \$6,000 sent.

To recover \$70,000.

That was 8% of the total.

The math was starting to look worse.

"Rahman, you said the arrest proved the money was real. If the money is in a bank account, why can't they just release it?"

"Brother, Nigerian banking law is very strict. They cannot release seized funds without court authorization. This is to prevent money laundering. The decree gives them legal permission to return the funds to you."

"And after this, no more fees?"

"After this, just the transfer itself. The bank will charge a small wire transfer fee—maybe \$50 or \$100. But that's it. No more legal fees. No more processing fees. Just the final transfer."

I wanted to believe him.

Part of me still did.

But a larger part was starting to realize that there would always be one more fee.

"I need a few days to get it together," I said.

"Of course, brother. But please, not too long. The lawyer says the court has limited capacity for these filings. If we wait too long, it could be months before they have another opening."

Always urgency.

Always deadlines.

Always pressure.

January 27, 2022

I sent the \$800.

Borrowed it from the credit card again. I was up to \$6,150 in credit card debt now.

The emergency fund was down to \$54,000.

We'd burned through \$108,000 in six months.

At this rate, we'd be broke in a year.

February 14, 2022 - Valentine's Day

I tried to make it special. Restaurants were closed due to covid-19 so we bought fresh lobster and mussels from the grocer in Parksville. She made her favorite low carb cheesecake. I cooked supper. It was a joint effort.

She deserved it. She'd been patient. Understanding. Hadn't pushed too hard about the money situation even though I knew she was worried.

Over dinner, she asked me: "When do you think we'll know if the crypto recovered?"

"Soon," I said. "Should hear something in the next few weeks."

"And if it doesn't?"

"Then we adjust. Sell the lake lot. Find work. Figure it out."

"Would you ever go back to ministry?"

"Maybe. I don't know. That chapter feels closed."

"What feels open?"

I didn't have an answer.

Everything felt closed.

Everything except this obsession with getting the money back from Rahman.

"I'm still figuring that out," I said.

She reached across the table and took my hand.

"We'll figure it out together."

The guilt nearly killed me.

Together.

Except I'd been lying to her for five months.

Except I'd lost \$70,000 and sent another \$5,650 chasing it without telling her.

Except I was carrying secrets that were destroying whatever "together" meant.

But I smiled and squeezed her hand.

"Together," I said.

February 28, 2022

"Brother, the court has approved the decree."

Finally. Some progress.

"That's great. When do I get the money?"

"Soon. But there is one small issue."

Of course there was.

"What issue?"

"The bank is requiring wallet verification before they release the funds. They want confirmation that the wallet address you provided is actually yours and not a scammer's."

"How do they verify that?"

"They use a third-party service. Cryptocurrency security firm. They check the wallet's transaction history, verify ownership, certify it's legitimate. It's standard anti-money laundering protocol."

"How much does that cost?"

"\$800."

\$800.

Again.

On top of \$5,650.

Total: \$6,450.

I was over \$6,000 in.

Nearly 10% of the \$70,000.

And I was starting to see the pattern clearly now:

Every step forward came with a fee.

Every solution created a new problem.

Every promise came with a complication.

This would never end.

Not because Rahman was lying.

Not because he was telling the truth.

But because the structure itself was designed to continue indefinitely.

As long as I kept paying, there would be another step.

As long as I kept hoping, there would be another fee.

As long as I couldn't accept the loss, there would be another reason why tomorrow was the day.

"I'll think about it," I said.

"Brother, please don't wait too long. The bank has a 30-day window for these verifications. After that, the decree expires and we have to start over."

"I said I'll think about it."

I put the phone down.

Sat in the RV.

The snow had finally melted. March was coming. We could leave if we wanted to.

But leave to where?

Back to Manitoba? To the lake lot we couldn't build on?

Forward to somewhere else? With money that was disappearing faster than I could track?

I was trapped.

Not by the snow.

Not by the RV.

But by my own inability to accept that \$70,000 was gone and I'd spent another \$5,650 trying to believe otherwise.

March 5, 2022

I sent the \$800.

Because I didn't know what else to do.

Because walking away meant admitting defeat.

Because the alternative—telling my wife everything—was still unthinkable.

So I sent it.

And hated myself for it.

But sent it anyway.

March 20, 2022

"Brother, there is a problem with the verification."

"Of course there is."

"The security firm says your wallet shows unusual activity. They need additional documentation to prove you're not involved in the original theft."

"I'm the victim!"

"I know, brother. I know. But they have protocols. They need a police report from your local jurisdiction confirming the theft. Without it, they cannot verify the wallet."

"How long does a police report take?"

"In Canada? Could be weeks. Maybe months. And by then, the bank's authorization window will have closed."

"So what do I do?"

"The lawyer knows someone who can expedite a certified affidavit in Nigeria that Bybit will accept. It's not technically a police report, but it serves the same legal function."

"How much?"

"\$300."

\$300.

On top of \$6,450.

Total: \$6,750.

I was closing in on \$7,000 sent.

10% of the total.

"Fine," I said.

I didn't even argue anymore.

What was the point?

April 2022

We left Vancouver Island in early April.

The snow was gone. The mountain roads were clear. We'd been there six months—twice as long as we'd planned.

My wife wanted to go back to Manitoba. To the lake lot. To something familiar.

I agreed.

Not because I wanted to.

But because I was out of better options.

We drove back through BC, through Alberta, back to Saskatchewan.

My old friend let us park on his property again for a few weeks while we figured out our next move. While we waited for warmer weather.

It was good to see him. But awkward. He'd warned me not to send money to Rahman. And I'd done it anyway.

He didn't say "I told you so."

But I could see it in his eyes.

We stayed five weeks.

Then went back to the lake lot in Manitoba. Too soon it turns out because it was still cold and some snow was lying in patches. But we were back in Manitoba. On our property.

The lot we'd worked on six months ago.

The lot we'd cleared and graveled and improved.

The lot we couldn't build on because we didn't have the money anymore.

We parked the RV on our own land and tried to figure out what came next.

My friend in Saskatchewan gave me an old utility trailer and some used lumber. I bought a few sheets of OSB and built a 16×8 tiny house on the trailer bed.

The plan was to haul it back to the Manitoba lake lot, get power hooked up, and have it as emergency housing if everything fell apart. Because the RV would be too cold.

My wife watched me build it without saying much. Her eyes glazed over whenever I talked about it.

She knew what I was preparing for.

We both did.

By late May, we were back at the lake lot with the tiny house parked there. We used it for storage mostly—tools, camping gear, things that didn't fit in the RV.

But I planned on insulating it. I already insulated the 2x10 floor just in case. I also ran wires and put in a few outlets and some light boxes. Made sure it could be lived in if necessary.

Just in case Rahman's "next week" never came.

Just in case we ran out of money before the recovery happened.

Just in case.

The tiny house is still there. On the property I sold in December 2023. The new owners got a lake lot, the makings of a tiny house, and probably wondered what kind of desperate situation would make a man build emergency housing on land he owned free and clear.

I could have told them. But, it was easy to avoid since other owners had small buildings as well. Except I planned to live in mine. Theirs was for storage.

So I didn't say anything except that they can have it along with the water tote.

I was \$6,750 into chasing \$70,000.

And Rahman was still messaging me about the next step.

And I was still responding.

Because I didn't know how to stop.

CHAPTER 6: THE BANK SEIZURE

We lived on the lake lot through May and June 2022.

The RV parked on land we owned but couldn't develop.

Every time I looked at that property, I saw \$33,000 of our house sale sitting there, unusable. We'd fallen large trees and cleared brush so we could build. Installed culverts. Hauled gravel. Made it ready for building.

But building required money we didn't have anymore.

The building codes required foundation work, water and septic holding tanks, electrical hookups—thousands of dollars we'd spent on cryptocurrency and Rahman instead.

The lot had become another stranded investment. Like the RV that was slowly depreciating. Like the \$70,000 in crypto that had vanished. Like the \$6,750 I'd sent chasing it.

Everything we touched turned to loss.

And Manitoba summer was coming. Which meant Manitoba winter would follow.

The RV wasn't built for Manitoba winters. We'd learned that last year, which is why we'd gone to Vancouver Island. But we couldn't afford another winter on the coast. Couldn't afford the campground fees. Couldn't afford the propane.

We needed a plan.

And I didn't have one.

June 12, 2022: The Confession

I'll never forget this date.

Because it's the day Rahman admitted everything.

Sort of.

We were messaging about the latest delay—some new requirement from the bank about account verification—when Rahman went quiet for a few minutes.

Then he typed something I wasn't expecting:

"Brother, I need to tell you something."

"What is it?"

Long pause.

Three dots appearing and disappearing.

Finally: "The temptations overpowered me."

I stared at the screen.

"What do you mean?"

"I shouldn't have done it."

My hands started shaking.

"Rahman. What did you do?"

"I'm living my life on regret right now. Knowing what I did."

"Did you steal my money?"

Pause.

"I took it, yes."

There it was.

The confession.

After nine months of lies and fees and false hope.

He admitted it.

"Why?" I asked.

"The temptations overpowered me. I saw the money sitting there. I saw my family struggling. I saw an opportunity and I took it. And I have regretted it every day since."

I should have felt angry.

Should have felt betrayed.

Should have blocked him immediately and reported him to every authority I could find.

But instead, I felt... relief?

Because at least now I knew.

At least now it wasn't uncertainty.

At least now I could stop wondering if this was real.

"So all of this—the fees, the lawyers, the bank seizure—all lies?"

"No, brother. That part is true. The bank really did seize the funds. I really was arrested. The money really is in an escrow account with the Nigerian government. I'm trying to get it back to you. I swear."

"You just admitted you stole it."

"Yes. But then the bank seized it from me. So now neither of us has it. But I'm trying to recover it for you. To make this right. Because I know I was wrong."

The logic was insane.

He stole my money.

Then someone stole it from him.

Now he was trying to recover it to give it back to me.

To atone for his original theft.

It was either the most elaborate con I'd ever heard, or the most twisted version of repentance imaginable.

"Why should I believe you?" I asked.

"Because I'm still here, brother. I didn't disappear. I didn't block you. I could have taken your money and vanished. But I didn't. Because I want to make this right. I NEED to make this right."

I sat with that for a long time.

He was right about one thing: he could have disappeared.

Could have blocked me nine months ago and I'd never have heard from him again.

But he stayed.

He kept talking.

He kept promising.

Was that because he was trying to scam more money out of me?

Or because he genuinely felt guilty and wanted to return what he'd taken?

I didn't know.

I still don't know.

"What happens now?" I asked.

"We continue the process. The bank has the money. We just need to navigate their requirements to get it released. And brother, I swear on everything I hold sacred—when we get it back, I will return every dollar to you. Plus all the fees you've paid. All of it. I will make you whole."

Promises.

Always promises.

But this time, the promise came with a confession.

Did that make it more believable or less?

I didn't know.

That Night

I told my wife about the confession.

We were sitting in the RV. Hot June night. Windows open. Mosquitoes buzzing outside the screens.

"He admitted it," I said. "He took the money."

She didn't look surprised.

"Are you going to stop talking to him now?"

"He says he's trying to get it back. That the bank really did seize it. That he's working to release it."

"Rich."

Just my name.

But the way she said it—tired, disappointed, heartbroken—said everything else.

"I know," I said. "I know how it sounds. But what if he's telling the truth? What if the \$7,000 I've sent really did go toward recovery? What if I stop now and lose everything?"

"You've already lost everything."

"Not if I can still get it back."

She looked at me for a long moment.

Then she went to bed.

We didn't speak for three days.

July 2022: The Breaking Point

By July, we'd been on the lake lot for three months.

The RV was getting unbearable. Too hot during the day. Too cold at night. The water system needed repairs. The propane tank needed refilling. Everything was breaking down.

We'd burned through most of the funds from the \$240,000 house sale in ten months.

At this rate, we'd be broke before Thanksgiving 2023.

I needed a job.

My wife needed stability.

We needed to figure out what came next.

A job opportunity came up in a small town about 40 minutes from the lake lot. Full-time work. July 4th starting date. Not great money. But something.

The problem: No vehicle. We'd sold our car when we bought the RV. The RV wasn't practical for daily commuting.

We needed to move closer to town.

But we couldn't afford an apartment.

We couldn't afford much. I'd found full-time work in town, but we needed to live closer. Commuting from the lake lot wasn't an option—not with diesel at \$400 a tank.

So we parked in the RV park across from my job and made a monthly arrangement. One month at a time, \$600 for the spot with hookups, until we could figure out the next step.

Maybe go back to truck driving if necessary.

Maybe sell the RV for whatever we could get.

Maybe just keep grinding and hope Rahman's "next week" finally arrived.

My wife was looking at jobs too. We were both working now, trying to slow the financial bleeding.

That's when we started going to the local church. Partly for community. Partly because I knew I could count on them for valuable information or redirection.

It was at that church, in mid-July, where I met Leonard.

July 10, 2022: The Church

My wife and I saw a small church in town. We unhooked all the rigging and parked the RV down the street and walked back to the Church about half a block. She loved having a community again after months of isolation.

After the service, we were talking with people in the fellowship hall when my wife asked a woman about laundry facilities.

"Is there a laundromat in town?"

"No," the woman said. "Closest one is thirty miles north."

An older man standing nearby overheard.

"You folks need laundry?" he asked. "You're welcome to use mine anytime."

He was maybe 75. White hair. Kind eyes. A little obsessive about his appearance—shirt perfectly pressed, shoes polished. Later I'd learn he had OCD. But in that moment, he just seemed generous.

"That's very kind," my wife said. "We're living in an RV, so we don't have laundry."

"RV? In this heat? Where are you parked?"

"In the RV park just down the road."

He nodded thoughtfully.

"Well, if you ever need a place, I've got a spare room. I've helped folks out before. Don't mind the company."

"That's very generous," I said, not really considering it seriously.

"Think about it," he said. "Name's Leonard."

We shook hands.

My wife thanked him.

We left.

That night, lying in the hot RV, I thought about his offer.

A room in town.

Close to work.

No rent that I could tell—he'd just offered.

A temporary solution while we figured out next steps.

"What do you think about that guy's offer?" I asked my wife.

"Leonard? He seemed nice."

"Would you be okay living with a stranger?"

"For a while? If it helped us save money? Maybe."

"Let me think about it."

July 16, 2022

My wife did go do laundry at his house that first week on a Saturday. I unhooked the RV and drove right up to his house.

It was an older home. Leonard was a bachelor—had been for years—and the place showed it. Not dirty exactly, just... neglected. Floors needed mopping. Surfaces needed wiping. The kind of cleaning a single man living alone just doesn't notice.

While she waited for the laundry to finish, she cleaned.

Swept the kitchen. Mopped the floors. Wiped down counters.

Leonard was grateful. Almost embarrassed.

"You didn't have to do that," he said.

"It's fine," she told him. "You're letting us use your washer. This is the least I can do."

That's how it started.

Not with him offering us a room.

Just with kindness repaid with kindness.

Over the next few weeks, we kept coming back. Laundry once a week. My wife would clean a little each time. Leonard would make coffee. We'd sit and talk.

He asked about our situation. Why we were living in an RV. What brought us to Manitoba.

I told him about the lake lot. The plan to build that had stalled.

I didn't tell him about Rahman. Not yet.

But Leonard had lived in Nigeria for three years. He mentioned it casually one afternoon—some church mission work he'd done in the late '90s.

That's when I knew I could trust him with the whole story.

We both went back to the church the next Sunday.

Found Leonard after the service.

"Still open to that room offer?" I asked.

"Absolutely. When would you want to move in?"

"End of August before it gets too cold?"

"Perfect. I'll get it ready."

Just like that, we had a plan.

Park the RV back at the lake lot.

Move into Leonard's house.

Save money.

Figure out what came next.

It seemed like a lifeline.

I didn't realize it was another trap.

August 28, 2022: Moving In

Leonard offered us a room.

Actually, he offered us free reign of the whole house. We could use whatever we needed. Kitchen. Living room. Everything.

Our bedroom was filled with single beds and multiple dressers—looked like it had been a guest room for visiting family that never came. My wife and I slept in separate single beds.

Awkward for a married couple.

But we didn't complain. It was better than the RV.

We had our own space, at least. A shared bathroom. Kitchen privileges.

No rent. Leonard just wanted help around the house and companionship.

My wife started baking within the first week. Fresh cinnamon rolls on a Sunday morning.

Leonard's face lit up.

"I haven't had homemade baking in... I don't know how long," he said.

After that, it became routine. Apple pie on Fridays. Banana bread when the bananas got too ripe. Cookies when she was stressed and needed something to do with her hands.

Leonard would sit at the kitchen table with his coffee, watching her work, telling stories about his time in Nigeria.

That's when I started telling him about Rahman.

Leonard had lived in Lagos for three years doing teaching work in the late '90s. He understood how Nigerian bureaucracy worked. How things that seemed impossible to Westerners were just "how things are done" over there.

He didn't think I was crazy.

He thought I was navigating a complicated situation.

That validation—from someone who'd actually been there—made me feel less alone.

Less foolish.

It also made it easier to keep going.

September 2022: The Alliance

What I didn't tell my wife—what I couldn't tell her—was that Leonard had lived in Nigeria.

Talk about coincidence!

Or maybe not coincidence at all. Maybe God's direction.

Yes. I'm sure of it. Has to be.

What are the odds? Meeting a kind stranger who offers us a room, and he just happens to have lived in Lagos for three years? He understands the culture, the bureaucracy, the way things work over there?

That's not random.

That's Providence.

God putting the right person in my path at exactly the right time. Someone who could validate what I was going through. Someone who wouldn't think I was insane for continuing to trust Rahman.

I sat in Leonard's kitchen that first week and felt certainty settle over me like a warm blanket.

This was meant to be.

God was directing my steps.

Leonard was here to help me see this through.

I didn't tell my wife about the Nigeria connection because I knew what she'd say. She'd see it as confirmation that I was being manipulated. That I was looking for validation instead of truth.

But I knew better.

This was divine appointment.

It had to be.

Years ago. Work contract. He'd spent three years in Lagos.

He knew the country. Knew the system. Knew how things worked there.

And when I mentioned, casually, that I was dealing with some financial recovery issues involving Nigeria, his interest peaked.

"What kind of recovery?"

I told him. Not everything. But enough.

The theft. The bank seizure. Rahman's confession. The ongoing attempts to get the money released.

I expected judgment.

Instead, I got curiosity.

"Let me see the messages," he said.

I showed him the Telegram chats.

He read through them carefully.

"This could be real," he said finally. "I've seen how Nigerian banks operate. The bureaucracy. The court system. It's exactly this complicated."

"You think so?"

"I think it's possible. Can I join the chat? Talk to this Rahman fellow?"

"Why?"

"Because I know the system. I can tell if he's lying."

It seemed like a good idea at the time.

Someone with actual Nigerian experience. Someone who could verify what Rahman was saying. Someone who could help me determine if this was real or a scam.

So I added Leonard to the Telegram group chat with Rahman.

And the strangest alliance began.

Two older men—one in Manitoba, one in Lagos—both telling me the recovery was possible. Both encouraging me to keep trying. Both assuring me the next payment would be the one that worked.

Except now, when my wife walked into the room, they'd both quickly change the subject.

Leonard was helping me hide the obsession from her.

And I was grateful for it.

Which should have been my first warning sign.

By the end of September 2022, I'd sent \$8,200 to Rahman.

I'd been chasing the stolen \$70,000 for exactly one year.

I was living in a stranger's house.

My wife was getting more distant every day.

Part of it was the single beds. Part of it was the money hemorrhaging to Nigeria. Part of it was living in someone else's house after we'd owned our own.

But Leonard's OCD was starting to affect her too.

Shoes off at the door, always. Dishes done immediately, his specific way. Laundry folded with precise corners. Everything in its place. Routine that couldn't be disrupted.

I could see her tension building.

She'd been married to a man with OCD before I found her. Lived that life for years. Escaped it.

And now here she was again—walking on eggshells, managing someone else's compulsions, trying to keep peace in a house that wasn't hers.

Except this time, her own husband had put her here.

She didn't say it out loud.

She didn't have to.

I could see it in the way she moved through Leonard's kitchen. Carefully. Quietly. Trying not to trigger anything.

The way she'd retreat to our bedroom—to those awkward single beds—and close the door.

The way she stopped asking me about Rahman.

Stopped asking about money.

Stopped asking about anything.

She was shutting down.

And I was too focused on Telegram messages to notice.

Or maybe I noticed and chose not to see.

Because noticing would have meant choosing between my wife and my pursuit of the recovery.

And I'd already chosen.

And I'd found someone who believed the story just as much as I needed to.

Leonard would become my enabler.

My accomplice.

My excuse.

But I didn't see that yet.

All I saw was someone who understood.

Someone who believed.

Someone who made me feel less crazy for continuing.

And that was more dangerous than any scam Rahman could have run.

CHAPTER 7: THE LONG GAME

Living with Leonard changed everything.

Not because he was demanding—he wasn't. His OCD routines were manageable for me. Shoes off at the door. Dishes done immediately using as little water as possible. Laundry folded a specific way.

But he seemed more rigid with my wife than with me.

She'd fold towels and he'd refold them when she left the room. She'd wash dishes and he'd rewash them, checking for spots she'd missed. Little corrections. Little adjustments. Always when she was doing the work.

I didn't get the same treatment.

Maybe he saw domestic tasks as "her domain" and felt entitled to supervise. Maybe he was uncomfortable having a woman in his space after living alone for so long. Maybe he just trusted men more than women.

I don't know. Maybe it was because of his older sister?

She never said anything to Leonard. Never complained to me.

Just got quieter every day.

What changed was having someone who believed the story as much as I needed to.

Someone who'd say, "This makes sense given how Nigerian bureaucracy works."

Someone who'd validate my continued pursuit: "You've come this far. Giving up now would be a waste."

Someone who'd help me hide it from my wife.

When she'd walk up the outside steps, Leonard and I would seamlessly shift conversation before the door would open. Telegram would be closed. Small talk would begin. We became expert at the performance.

My wife may have noticed, I think. But she didn't push. Maybe she didn't want to know. Maybe she was just grateful we had a place to live rent-free while I worked and we tried to rebuild.

But the secret conversations continued.

And the payments continued.

And the months blurred together into a long game that had no end in sight.

Fall 2022: Small Bleeds

The fees got smaller after Rahman's confession.

\$200 here. \$300 there. \$150 for this. \$250 for that.

Always something.

Always necessary.

Always the last thing before the final release.

September: \$200 (courier service for decree documents)

October: \$350 (additional bank verification fees)

November: \$400 (passport renewal for Rahman—needed for KYC)

December: \$300 (expedited processing for year-end deadline)

Total for fall 2022: \$1,250

It didn't feel like much at the time. Compared to the early payments of \$2,000 and \$1,500, these seemed manageable. Just incremental costs. Normal fees.

But they added up.

By Christmas 2022, I'd sent \$9,450 total.

More than 13% of the \$70,000 I was trying to recover.

And I was no closer to getting it back than I'd been a year ago.

January 18, 2023: The Smoking Gun

This is the most important date in the entire story.

The day everything changed.

The day I should have walked away.

The day I didn't.

"Brother, the funds have been released!"

I was sitting in Leonard's kitchen when the message came through. Leonard was there too, reading the paper. My wife was at work.

My heart jumped.

"What do you mean released?"

"The bank completed the decree process. They transferred the funds from their seized account to Bybit. The money is now in the Bybit exchange system. We just need to withdraw it to your wallet."

"When?"

"I'm going to the Bybit office in Abuja today. I will log into the account. I will process the withdrawal. You should have your funds by end of week."

End of week.

After 16 months.

After \$9,450 in fees.

After Rahman's confession.

After endless promises.

Was this real?

Leonard looked up from his paper. "What's happening?"

"He says the funds are released. Going to Bybit office to withdraw."

"Ask for proof."

"Can you send me proof?" I typed to Rahman.

"Of course, brother. Give me a few hours. I will send video when I am at the office."

Three hours later, Rahman sent me a video.

He was inside an office—looked professional enough. Computer screens visible in the background. Other people working at desks. Nigerian accents in the background chatter.

He held up his phone showing the Bybit login screen.

"Brother, watch this."

He moved the phone away while entering the password—I couldn't see what he typed—then brought it back to show the account dashboard.

Balance: 3.8 BTC

At January 2023 prices, that was approximately \$129,000.

More than the original \$70,000.

"The funds grew while they were held in the bank," Rahman explained via text. "The funds you sent were added to the account. What was \$70,000 in September 2021 is now worth over \$129,000."

I stared at the screen.

Leonard leaned over to look.

"That's a Bybit interface," he said. "Looks legitimate."

It looked real.

The interface looked like Bybit.

The balance looked legitimate.

The office looked professional.

But something felt wrong.

"Why can't you just withdraw it now?" I asked.

"The account requires KYC verification before large withdrawals. I never completed KYC when the account was created. Bybit is requiring it now before they allow any transfers over \$1,000."

"How long does KYC take?"

"Usually 3-5 business days. But brother, here is the problem..."

Of course there was a problem.

"What problem?"

"The funds were sent to my Bybit address instead of yours."

My stomach dropped.

"What?"

"When the bank released the funds, they sent them to the wallet address associated with the recovery request. Which was mine. Because I filed all the paperwork. I tried to explain to the bank that they should send to your address, but they said they can only send to the address on the official documents."

"So the money is in your account."

"Yes."

"And you can't withdraw it without KYC."

"Correct."

"So we need to get you verified, then you transfer it to me."

"Yes, brother. Exactly."

I asked the question I already knew would have an expensive answer:

"What do you need?"

"The KYC process requires verified Nigerian passport. I have the passport now—remember, you paid for the renewal in November. But they also require proof of address. Utility bills. Bank statements. Things like that. And processing fees."

"How much?"

"\$800 total. \$500 for the document verification service. \$300 for Bybit's expedited KYC processing."

\$800.

On top of \$9,450.

Total: \$10,250.

Over \$10,000 sent.

To verify an account that supposedly had \$129,000 of my money in it.

Leonard was reading over my shoulder.

"That's a lot," he said quietly.

"If the account has my money, why can't he pay the fees himself?" I typed to Rahman.

"Brother, I cannot access the funds until KYC is complete. That's the whole problem. If I could access it, I would pay everything myself and send you the full amount immediately."

The logic was perfect.

The trap was perfect.

Leonard went back to his paper without saying anything else.

But I could feel his doubt.

And I could feel my own.

"I need time to think about it," I said to Rahman.

"Of course, brother. But please, do not take too long. Bybit's policies change frequently. If we wait, they might freeze the account again or require additional verification. We need to act while the window is open."

January 20, 2023

I sent the \$800.

Because what was \$800 on top of \$9,450?

Because the video had looked real.

Because Leonard said the Bybit interface was legitimate.

Because I needed to believe.

I sent it.

January 25, 2023

"Brother, KYC is approved!"

"So you can withdraw now?"

"Yes! Processing withdrawal to my local wallet now. Then I will transfer to your address immediately."

"How long?"

"Bybit says withdrawals process within 24 hours."

24 hours.

One day.

After 16 months.

I could manage one more day.

January 26, 2023

"Brother, the funds have arrived in my wallet."

He sent me a screenshot.

Wallet balance: 3.8 BTC (\$129,000)

"I am preparing the transfer to your address now."

"Just send it," I typed.

"Brother, I need to tell you something first."

My stomach tightened.

"What?"

Long pause.

Then: "Talk about temptation."

Three words that confirmed everything.

"What does that mean?" I asked, though I already knew.

"Brother, I am looking at \$129,000 in my wallet. MY wallet. And I am so tempted to keep it. To take it and disappear. To solve all my family's problems. To never struggle again."

"But that's my money," I typed.

"I know. I KNOW. And I swear to you, I am going to send it. But brother, you need to understand—the temptation is REAL. It is overpowering. And I need you to pray for me. To help me do the right thing. Because right now, in this moment, I am fighting every instinct I have not to steal this from you."

I sat staring at my phone for a full minute.

He was telling me—in real time—that he was considering stealing my money.

Again.

Or still.

Or whatever this was.

Leonard looked over. "What's wrong?"

"He's saying he's tempted to keep it."

"Did he send it yet?"

"No."

"Tell him to send it now. Right now."

I typed: "Rahman, if you don't send it right now, we're done. Forever."

"I know, brother. I know. Just... give me a few hours. Let me pray about it. Let me get my head right. I promise I will send it. I just need time to wrestle with this temptation."

Hours turned into days.

Days turned into weeks.

The transfer never came.

February 2023: The New Complication

"Brother, I have bad news."

"The money is gone, isn't it."

"No! No, the money is still there. But Bybit has frozen my account again."

"Why?"

"They flagged the KYC documents as suspicious. They're investigating whether the account is being used for money laundering. They've locked all withdrawals pending investigation."

"How long will that take?"

"Unknown. Could be weeks. Could be months. But Rich, the lawyer says we can expedite the investigation if we pay for priority review."

"How much?"

"\$1,200."

\$1,200.

On top of \$10,250.

Total: \$11,450.

I didn't send it.

Not immediately.

For the first time in 17 months, I hesitated.

Because "Talk about temptation" had clarified something:

Rahman would never voluntarily send me that money.

Whether it existed or not.

Whether he stole it or someone else did.

Whether the account was real or fabricated.

He would never send it.

Because the temptation—as he'd admitted—was too strong.

But I Sent It Anyway

Three days later.

February 10, 2023.

I sent the \$1,200.

Because I was in \$10,250.

Because I couldn't accept that it was all for nothing.

Because the alternative—admitting I'd been scammed out of nearly \$12,000 chasing \$70,000 that might not exist—was too devastating to face.

So I sent it.

And hated myself for it.

But sent it anyway.

Leonard watched me do it.

Didn't say anything.

Just watched.

And I think that's when he realized he'd become part of the problem.

Spring 2023: Leonard's Offer

By March, the payments had slowed.

\$200 here. \$300 there.

Rahman kept messaging with updates. New complications. New requirements. New fees.

But the amounts were smaller. More manageable.

I was up to about \$13,000 sent by April.

My wife and I were still living with Leonard. Still working. Still trying to save money. Still pretending everything was normal.

But everything wasn't normal.

And Leonard could see it.

One evening in late April, Leonard called me into his study.

"Rich, I want to help you with something."

"With what?"

"The Rahman situation. I've been watching you for eight months now. Watching you stress about this. Watching it eat at you. And I want to help."

"How?"

"I can lend you money. For the final push. To get this resolved."

"Leonard, I can't ask you to—"

"You're not asking. I'm offering. How much would it take to finish this?"

"Rahman says there's a court case now. Bybit filed charges. He needs a defense lawyer. Total cost is about \$10,000."

Leonard nodded slowly.

"I can do that."

"Leonard—"

"I've lived in Nigeria. I know how the system works. I know this kind of thing can be real. And I've watched you pour everything into this. If \$10,000 can finally resolve it, it's worth it."

"I can't pay you back. Not right away."

"Pay me back when the funds come through. I trust you."

I should have said no.

Should have seen this as enabling.

Should have recognized that Leonard's belief in the recovery was keeping me trapped just as much as Rahman's promises.

But I didn't see any of that.

All I saw was someone offering to help.

Someone who believed in me when no one else did.

Someone who understood.

"Are you sure?" I asked.

"I'm sure. Let me write you a check."

May 2023

I sent Rahman \$10,000.

Leonard's money.

For the "defense lawyer" and "court costs."

Rahman promised this would resolve everything within 60 days.

It didn't.

Of course it didn't.

There would be more complications.

More delays.

More fees.

Always more.

By summer, I'd sent Leonard's \$10,000 plus another \$1,500 that he lent me in August.

Total owed to Leonard: \$11,500.

Total sent to Rahman: \$24,500.

And I was no closer to getting the money back than I'd been two years ago.

September 2023: Leonard Dies

My wife and I took care of him as best we could.

He was too weak to walk on his own. We'd help him to the bathroom, one of us on each side, holding him steady.

Brought him water. Tried to get him to eat. He wouldn't.

"Just need to rest," he'd say.

Monday, he got up a few times but was very weak.

Wednesday morning, September 13th, I went to check on him very early.

He was lying on the floor.

Still alive but couldn't move. Couldn't speak much. Just his eyes tracking me.

I called the ambulance.

They took him to Minnedosa Hospital.

He died the next day. Massive brain bleed, they said.

The nurses called and asked if he'd hit his head. Maybe fallen during the night?

No. He hadn't fallen. He'd just... bled.

The heart surgery months earlier. The vaccines Thursday. The decline over four days.

His body had just given up.

My wife and I had been living in his house for fourteen months. He'd lent us \$11,500 we couldn't repay. He'd joined my Telegram chats with Rahman, validated my pursuit, made me feel less crazy for continuing.

And we were the ones who found him on the floor.

The ones who called the ambulance.

The ones there at the end.

His sister showed up the next day.

It was the least we could do. He'd given us a place to live rent-free for over a year. He'd lent us \$11,500. He'd been kind when we needed kindness.

In late August, while my wife was getting groceries he called me into his room.

"Rich, about the money."

"Don't worry about it. When the recovery comes through—"

"It's not coming through."

The words hung in the air.

"You don't know that," I said.

"I do. I've known for a while. I just... I wanted to believe. For you. And maybe for me too. It gave us something to hope for."

"Leonard—"

"The loan is forgiven. You don't owe me anything. It's a gift."

"I can't let you—"

"You can. And you will. Because I know I was part of the problem. I encouraged you. I validated you. I helped you hide it from your wife. I'm as complicit as Rahman."

Tears were running down his face.

"I'm sorry, Rich. I should have told you to stop. Instead, I helped you keep going. That's on me."

He died three or 4 weeks later.

September 14th, 2023 at 3:30 a.m. while his sister was in attendance.

Peacefully, in his sleep at the hospital.

My wife and I had been there for him the whole time. We'd helped him to the bathroom when he was too weak to walk alone. Brought him water. Tried to get him to eat.

That Wednesday morning when I found him on the floor, still alive but unable to move, I cleaned him up before the ambulance came. Changed his wet underwear and clothes. Gave him his dignity back.

Hurt my back in the process, but it didn't matter.

He'd given us a home when we had nowhere to go. The least I could do was make sure he went to the hospital clean.

In the fourteen months we lived with Leonard, my wife cleaned his house and cooked his meals. We shared good times together—coffee at the kitchen table, her baking, his stories about Nigeria and local events over the years.

Yes, there was the OCD. The specific way things had to be done. The routines that couldn't be disrupted.

But it was good overall.

He was kind. Generous in ways that went beyond money.

He believed in me when no one else did. Made me feel less crazy for continuing to chase Rahman.

That belief kept me going longer than I should have.

But I'll always remember his kindness.

His sister and husband came immediately after he passed away and she started rummaging through the house for any sign of a will.

She'd hated or despised Leonard for years. Hated that he always helped people. Hated that he gave away money. Hated his generosity. Hated his OCD. After all, she was the one always cleaning up and getting rid of the things he thought should be kept.

She tolerated us staying through the winter. Said it was practical—someone needed to be there to keep the pipes from freezing.

She wrote out an agreement: we could stay until they listed the house for sale in May of 2024. But we had to pay all the utilities.

I signed it.

Partly because we'd been searching for months and couldn't find anything to rent in town.

Partly because I owed her dead brother \$11,500 and saying no didn't feel like an option with winter fast approaching. Besides, it would be more affordable than renting.

And I knew what was coming.

December 2023: Selling the Lake Lot

We couldn't stay at Leonard's house forever. We knew this.

His sister made that clear even though her husband—Leonard's brother-in-law—thought it was fine for us to stay through winter.

We needed our own place. And fast, in case things turned.

Then I heard about a tax sale on a property nearby. The municipality was selling a mobile home on a nice lot.

We'd actually looked at the place from the outside during the summer and wondered why nobody was living in it. Decent-sized lot. Quiet street. The mobile home looked old but solid.

One day my wife saw someone at the property and stopped to ask.

The woman said they were trying to get it from the lawyer. Some kind of legal issue.

When it appeared on the tax sale listings in November, we figured we'd better check it out.

The lake lot we'd bought in August 2021—the one we'd never built on—suddenly became valuable again.

We sold it in December for exactly what we'd paid: \$33,000.

It was enough for the mobile home payment, land registry, lawyers, some basic renovations, and all new appliances.

The timing was perfect.

Almost too perfect.

Like the lake lot had been waiting there all along, a lifeline we didn't know we had.

Perhaps the hand of God was in this as well. It rained heavily the day before the tax sale and we were the only ones that showed up. We paid \$1 above what they were asking.

We bought the mobile home December 20, 2023.

Needed work. But it was ours.

We moved in May 2024 after some renovations were complete.

And for the first time in three years, we had our own place again.

By the end of 2023, I'd sent approximately \$30,000 to Rahman.

Leonard had died believing the recovery was possible.

My wife and I were living in a mobile home bought with the proceeds from selling our lake lot.

The RV still sat on the property—31 years old now, unsellable even at \$15,000.

And I was still talking to Rahman.

Still hoping.

Still believing that tomorrow would be different.

Still unable to let go.

CHAPTER 8: THE ENDGAME

By 2024, I'd stopped counting the promises.

The "next weeks" and "end of months" and "final fees" had all blurred together into white noise.

What I hadn't stopped counting was the money.

\$30,000 sent by the end of 2023.

And the number kept growing.

January - April 2024: The Grind

We were still renovating the mobile home. Living in it while working on it. New flooring. Paint. Fixing the plumbing. Small projects that added up. Now put on hold due to lack of energy and funds.

It kept us busy.

I turned to gardening again. To me, gardening was always a profitable business. Plant a few seeds and get 10x, 50x, 100x more in return.

It had always paid me back for my efforts.

Unlike everything else I'd invested in.

It kept us from talking about the real problems.

The money I was still sending to Rahman.

The debt that kept accumulating.

The marriage that was slowly dying under the weight of secrets.

January: \$400 (new lawyer consultation fees)

February: \$600 (updated court filings)

March: \$800 (priority processing for pending case)

I was working two part-time jobs now. Barely making \$42,000 a year. Every dollar Rahman requested hurt more than the last.

But I kept sending.

Because I was in \$33,000.

Because stopping meant accepting I'd wasted three years.

Because I didn't know how to do anything else.

April 2024: The Kitchen Table Conference

We'd been in Leonard's home all winter, and now his sister and her husband were coming by to clean out the house, preparing it for sale.

They showed up randomly, without notice.

That day in April, I'd just walked in from work, hoping to avoid her and go straight to our bedroom.

My plan failed.

She was sitting at the kitchen table.

"We need to talk. Get your wife, please."

It wasn't a request.

I went to the bedroom and asked my wife to come to the table—shrugging my shoulders, already knowing what this was about.

She followed me without saying anything.

My wife and I sat on one side of the kitchen table.

Leonard's sister sat on the other.

Her husband stood by the counter, arms crossed, saying nothing.

"Leonard lent you \$10,000," she said without preamble. "I want it back." She obviously didn't know about the other \$1500 and I wasn't going to offer her any additional information.

"I'm sorry but Leonard stated before he died that it was a gift, so that I would not be burdened by it," I said.

"Leonard was a generous man and I don't care what he said. I want the money."

She paused, looking at me hard.

"He mentioned something to me one day about selling the RV to repay it."

"Well, yes, but nobody wants the RV. And he told me it was a gift two weeks before he passed away. He was of sound mind. It was his idea."

"I don't care—"

"He even joined me on the Telegram chat with the Nigerian," I said. "He thought it was a good idea to pursue it through the court system. I never saw the money. It went from his account to mine and to Nigeria all within ten minutes. I never benefited from that at all. We both got scammed."

The sister's face hardened.

"So you dragged my brother into your delusion."

"He offered to help. I didn't ask—"

"You took \$10,000 from a 75-year-old man with OCD who couldn't say no to people. You took advantage of his kindness."

"That's not fair," my wife said quietly.

The sister turned to her.

"Did you know about the loan?"

Silence.

My wife looked at me.

"Did you know?" the sister asked again.

"No," my wife said, her voice barely a whisper. "I didn't know."

She stood up and walked to the bedroom. Closed the door.

She was having nothing to do with this treatment.

I sat there alone at the kitchen table with Leonard's sister staring at me.

"Of course she didn't. Because you didn't tell her. Just like Leonard didn't tell me. He wrote it down on a piece of paper and I found it. Two men keeping secrets. Two men chasing fantasies. And now Leonard's dead and you're sitting here with nothing."

In my mind, I was thinking: There's no written contract. No legal obligation.

But I didn't say it out loud.

"You owe me \$10,000. I don't care that Leonard forgave it. You owe it to his memory."

"I don't have \$10,000," I said.

"As a Christian that's your final answer!"

She stood up and walked out to the living room.

Her husband lingered a moment.

"I'm sorry," he said quietly. "She's angry. She's grieving. She hated that Leonard always helped people. It's not really about you."

Then he left too.

I went to bed. But sleep was hard to come by. I always hated these table conferences just before bed. Always something urgent when you're too tired to think straight. But, now I'm thinking even though I needed sleep.

Finally, my wife spoke.

"\$10,000."

"It was actually \$11,500 because he gave me another \$1500 later. He forgave it. Before he died."

"That's not what I mean." She looked at me. "When did you borrow it?"

"Spring of 2023."

"For what?"

I couldn't lie anymore.

There were no lies left.

"For Rahman."

She nodded slowly. Like she'd known all along but needed me to say it.

"How much have you sent him total?"

"I don't know exactly."

"Approximately."

"Maybe... \$33,000. Give or take."

"On top of the \$70,000 that got stolen."

"Yes."

"So \$103,000 total loss."

"Yes."

She rolled over.

We didn't speak much for two days.

June 2024: Rahman's Second Arrest

Rahman went silent in June.

Three weeks of nothing.

I'd learned the pattern by now. Silence meant arrest, detention, or some new crisis that would require money.

When he finally messaged in early July, I was right.

"Brother, I was arrested. Money laundering charges. The Bybit case. They're investigating everyone involved. I'm out now but trial is scheduled for August."

"Were you convicted?"

"No. Investigation ongoing. But Rich, this proves the account is real! Government doesn't arrest people over fake cryptocurrency! They arrested me because the funds exist!"

He was using his arrest as proof of legitimacy.

The same way he'd used the bank seizure as proof.

The same way he'd used every obstacle as evidence.

Everything that went wrong somehow validated the story.

That's when I realized: There would never be proof either way.

Every obstacle would be framed as progress.

Every delay would be evidence of bureaucracy, not deception.

Every crisis would be proof he was really trying.

The scam wasn't in any single lie.

The scam was in the structure itself—unfalsifiable, self-reinforcing, designed to continue indefinitely.

As long as I kept trying to prove it was fake, he could keep proving it might be real.

The only way to end it was to stop caring about proof.

To choose to stop without knowing.

I wasn't ready yet.

But I was getting close.

I even considered flying to Nigeria. Actually looked at flights in September. Imagined showing up at the Bybit office in Abuja, demanding to see the account in person.

But then what? Force him to transfer the money at gunpoint? Get arrested myself? Contract malaria and die in a Lagos hospital before ever seeing my wife again?

The fantasy collapsed under its own absurdity.

I wasn't flying to Nigeria.

I was trapped in Manitoba, staring at my phone, waiting for proof that would never come.

Summer 2024: The Grind Continues

June: \$500 (bail bond contribution)

July: \$400 (legal consultation fees)

August: \$600 (court filing extensions)

By the end of summer, I was up to \$35,400 sent.

Plus the original \$70,000 stolen.

Total loss: \$105,400.

Half of the original \$240,000 house sale.

Gone.

Chasing something that might never have existed.

Fall 2024: The Audit

In November, I did something I'd been avoiding for years.

I sat down with all my online bank statements downloaded as a pdf.

Every transaction from 2024.

Every payment to MoonPay.

I made a spreadsheet.

Income column. Expenses column. Rahman column.

The numbers were worse than I thought.

2024 Annual Income: \$42,000

2024 Sent to Rahman: \$27,300

Percentage: 65%

Sixty-five percent.

Almost two-thirds of everything I earned in 2024 had gone to Rahman.

I sat staring at that number for a long time.

My wife and I had been living on \$14,700 for an entire year.

Less than \$1,300 a month.

No wonder we were struggling.

No wonder she'd been distant.

No wonder everything felt impossible.

I'd been bleeding us dry without even realizing how bad it was.

But I didn't stop.

Even seeing that number—65%—I didn't stop.

Because I was in \$35,400.

Because the funds were supposedly sitting in a Bybit exchange account now, not just lost in the blockchain void.

Because Bitcoin had gone from \$20,000 in late 2022 to over \$95,000 by the end of 2024. If the account was real, the value was growing.

The \$129,000 Rahman had shown me in January 2023 could be worth even more now.

That's what I told myself.

That's how I justified continuing.

Because stopping meant accepting I'd wasted four years.

Because I still needed to believe tomorrow would be different.

So I kept going.

December 2024: The Passport Letter

In July, after Rahman's second arrest, I'd done something desperate.

I'd sent an email to the Lagos passport office.

Reported Rahman for fraud.

Detailed the entire story.

Asked them to investigate.

I never heard back.

But Rahman went silent for a few weeks in late summer.

I wondered if my email had done something.

If authorities were actually investigating.

If this would finally force resolution one way or another.

But nothing happened.

Rahman came back in September with new complications.

New fees.

New promises.

And I realized that even if authorities were investigating, it wouldn't help me.

The money was gone regardless.

Whether Rahman stole it or someone else did.

Whether the account was real or fabricated.

Whether any of this had ever been legitimate.

The money was gone.

And I'd spent \$35,000+ trying to believe otherwise.

September 2025: The FEDS

"Brother, the federal officials are ready to move forward with your case."

It was mid-September 2025. Four years since the original theft.

"What do they need?"

"They need to be present at Bybit office when account is accessed. To ensure funds go to correct wallet. To prevent corruption. But Rich, they're asking for payment to remain on site until transaction completes."

"How much?"

"They originally wanted \$500. I negotiated down to \$300. But they insist on payment upfront."

\$300.

On top of \$61,650 sent over four years.

I sent it.

Because what was \$300 compared to \$61,650?

What was one more payment in four years of payments?

I sent it and knew it was pointless.

Knew it wouldn't change anything.

But sent it anyway because I didn't know how to stop.

October 2025: The Video Call

"Brother, I need to show you something."

Rahman sent me a video call link.

We'd done voice calls before. But never video.

I hesitated, then clicked.

Rahman's face appeared on screen. Older than I expected. Tired.

He was sitting in what looked like an office—computer screens in the background, fluorescent lighting, other people working at desks.

"Rich, I'm at the Bybit office in Abuja," he said, holding up his phone.

He turned the camera to show a computer screen.

Bybit login page.

He moved the phone away while entering credentials—I couldn't see what he typed—then brought it back.

Account dashboard loaded.

Balance: 12.8 BTC

At October 2025 prices, that was approximately **\$512,000**.

Over half a million dollars.

"The funds have grown," Rahman said. "Bitcoin went up. What was \$129,000 in 2023 is now over \$500,000."

I stared at the screen.

It looked real.

The interface looked like Bybit.

The balance looked legitimate.

The office looked professional.

"Why are you showing me this?" I asked.

"Because you deserve to know it's real. You deserve to see that I wasn't lying. That the account exists. That your money is here."

"Then withdraw it. Right now. While I'm watching."

"I can't, brother. The account is under federal investigation. All withdrawals are frozen until the case is resolved."

"When will that be?"

"The FEDS say possibly by end of year. Maybe January 2026. They're reviewing all the seized Bybit accounts. Determining rightful ownership. It takes time."

"It's been four years, Rahman."

"I know, brother. I know."

The video call lasted twenty minutes.

He showed me different screens.

Different pages.

Transaction history showing deposits.

Federal investigation notices.

All of it looked real.

All of it looked professional.

All of it looked like evidence.

But I didn't believe it anymore.

Couldn't believe it.

Because belief required trust.

And I'd stopped trusting anything four years ago.

"I have to go," I said.

"Brother, please don't give up now. We're so close—"

I ended the call.

November 2025: The Final Request

"Brother, the FEDS need one more payment. Just \$200. To cover the final processing fees for the federal transfer. After this, the funds will be released directly to your wallet. No more delays. No more fees. Just the transfer."

\$200.

On top of \$61,950.

I stared at the message.

Four years.

\$61,950 sent.

And he was asking for \$200 more.

I typed one word:

"No."

First time in four years.

"Brother, please. Just \$200. We're so close—"

"No."

"Rich, I understand your frustration, but—"

"No."

I didn't block him.

Didn't delete his number.

Didn't cut off contact.

Just said no.

And that no felt more powerful than any of the yes responses I'd given for four years.

December 2025: The Breaking Point

In early December 2025, I did another eleven month audit.

This time including 2025 preliminary numbers.

What I found was worse.

2025 Income (Jan-Nov): approximately \$30,800

2025 Sent to Rahman (Jan-Nov): approximately \$23,100

Percentage: 75%

Seventy-five percent.

Three-quarters of everything I'd earned in 2025 had gone to Nigeria.

That was the moment.

Not the \$70,000 theft.

Not Rahman's confession.

Not Leonard's death.

Not my wife learning about the loan.

This.

Seeing 75% in black and white.

Realizing I'd been living on 25% of my income while sending the rest to chase a promise that would never materialize.

Realizing this had to stop.

Not because I was certain it was a scam.

But because I couldn't keep doing this regardless of whether it was real or not.

Christmas 2025: The Decision

I sat at the kitchen table in our mobile home—my wife at one end, me at the other—and I told her everything.

Not the summary.

The whole story.

Every payment.

Every lie.

Every moment I'd chosen hope over honesty.

She listened without interrupting.

When I finished, she was quiet for a long time.

Then she said: "Are you going to keep chasing it?"

"I don't know," I said. "Part of me thinks if I stop now, I lose everything. But the other part knows I've already lost everything. I just haven't accepted it yet."

"What would help you accept it?"

I thought about that.

"Writing it down," I said. "Documenting it. Making something out of this that isn't just... waste."

"Then write it down."

January 2026: The Book

Instead of sending Rahman \$200, I started writing this book.

Every day for six weeks, I wrote. Sometimes all day. 14-16 hours so I would finish it.

Reconstructed the timeline from Telegram transcripts and bank statements.

Documented every payment, every promise, every complication.

Tried to make sense of four years that made no sense.

Rahman still messages occasionally.

Updates about the case. New complications. New timelines.

The federal investigation is ongoing. The Bybit account is still frozen. The \$512,000 is still there, allegedly, waiting.

I don't send money anymore.

That much has changed.

But I haven't blocked him either.

Because doing so would mean accepting with finality that it's over.

And I'm not quite there yet.

Maybe I never will be.

What This Cost Me

By the end of this story, here's what I'd lost:

Money:

- Original theft: \$70,000 (September 2021)
- Total sent to Rahman: \$70,000 (2021-2025)
- Total loss: \$140,000
- Current debt: \$16,000 credit card and line of credit

From \$240,000 house sale to this:

- RV: \$45,000 (sitting in yard, unsellable)
- Lake lot: \$33,000 (sold to buy mobile home)
- Crypto: \$70,000 (stolen)
- Rahman: \$70,000 (chasing the stolen funds)
- Living expenses, remaining funds: \$0

Living situation:

- Mobile home on decent lot (May 2024-present)
- Marriage strained but intact

Relationships:

- Old friend in Saskatchewan: haven't spoken in over a year
- Leonard: dead, believing until the end
- Wife: knows everything now, still processing

The Questions I Still Can't Answer:

Is Rahman a scammer?

Probably. Almost certainly.

But I can't prove it with 100% certainty.

Was any of it real?

Some of it might have been. The arrests might have happened. The bank might have seized something.

Or all of it was elaborate fiction.

I'll probably never know.

The Honest Fool

I call myself "the honest fool."

Not the fool who was too stupid to see the scam.

There were times when I was sure it was real, and times when I was certain it was fake.

The thing that kept going through my mind over and over again was: "Why would a married man abandon his wife and children, and travel to Abuja and suffer for something that is not real?" He spent months in Abuja away from his family.

To this day it doesn't make sense unless he was chasing something.

Either for himself.

Or genuinely to return it to me.

But I always knew that even if it was real—even if the \$512,000 actually existed in a frozen Bybit account—he could simply send it to another crypto address that he had control of. I'd never see it anyway. Or would I? There was a ray of hope.

So why did I keep going?

I prayed about it.

And I said to myself: at least one of us would make good use of it.

Perhaps God, in his humor or wisdom, allowed me to share my wealth with a country sorely in need of funds.

Perhaps Rahman really did steal from me, and he's using that money to feed his family, educate his daughter, lift himself out of Nigerian poverty.

Perhaps every "fee" I sent went to bribe an official, pay a lawyer, support a struggling family.

Perhaps my \$70,000 is doing more good in Lagos than it ever would have in Manitoba.

I'm a former pastor. I know what Jesus said about giving to those who ask. About not worrying whether someone "deserves" help. About loving your enemies and blessing those who curse you.

Maybe that's what I was doing.

Maybe I was just being scammed.

I don't know which.

And I've learned to hold both possibilities at the same time without needing to resolve the contradiction.

Was that wisdom or weakness?

Faith or foolishness?

Generosity or gullibility?

I still don't know.

Maybe it was all of those things at once.

But I'm done chasing.

Done waiting.

Done hoping that tomorrow will finally be the day.

I'm choosing today.

Choosing my wife.

Choosing the life we can actually build instead of the life I thought we'd lost.

And maybe that's all redemption ever is—just the decision to stop repeating yesterday and start building tomorrow.

To Anyone Trapped in Something Similar

You don't need certainty to stop.

You don't need proof it's fake.

You don't need to wait until you've "gotten your money back."

You just need to decide that the pursuit is hurting you more than the loss did.

And then you need to stop.

Not because you're certain.

But because uncertainty is killing you and you deserve to live.

Walk away.

You won't regret it as much as you think you will.

I promise.

**January 17, 2026
Manitoba, Canada**

This book is my closure.
Imperfect, unresolved, messy closure.
But closure nonetheless.
And that's enough.

A Final Thought

I'm 65 years old.
I don't know how much time I have left. A year. Ten years. Maybe I'll live to 90. Maybe I won't see next winter.
What I do know is this: When that day comes, I want to have mattered.
Not by being right. Not by getting my money back. Not by proving Rahman was a scammer or a saint.
I want to matter because I was willing to be vulnerable when it could help someone.
This book is humiliating. It reveals foolishness, broken trust, spiritual confusion—things most people take to the grave.
But I'd rather die having shared this than die keeping it secret.
If one person reads this and walks away from their own "Rahman," my \$140,000 becomes an investment in their freedom.
If one person recognizes the trap before they fall in, my four years become their protection.
That's legacy.
That's enough.

January 17, 2026

This morning, while editing this book, Rahman messaged me.
He's asking for money again.
I sent him another \$250 on January 15th—the day I decided to edit this book. I told him it was the last time. Just in case the funds really do exist and were on the edge of a miracle.
I told him, "Bank empty. I'm broke and done. No groceries. No insurance. Blocking next."
He said: "No more requests."

Usually I'm up before 5 a.m. but I was editing very late and so I got up at 6:30 a.m. and I check my telegram chat immediately. I'm expecting Rahman to say something or ask for money again. It's my daily routine after I let the dogs out.

My wife is still in bed with a migraine. While I'm sitting here editing Chapter 8 on a cold blustery Manitoba morning—the chapter where I write "I don't send money anymore. That much has changed"—my phone buzzes. I forgot to mute him again. Muted I now read what he said.

Rahman.

Asking for \$20.

"To get in front of the line." To "tip someone." To "get it done by Monday."

I told him: "I sent 65% of my income in 2024 and 75% by November in 2025. I'm broke and ending it all."

His response: "Can't you access your lines of credit?"

When I said they're maxed out, overdrawn, locked, he asked: "You tried?"

When I explained I have no one left to borrow from—that everyone thinks I'm being scammed, that I've ruined relationships begging for money to send to Nigeria—he said:

"Ask for just little."

This is how it works.

"No more requests" means nothing.

"Final payment" means nothing.

"Monday" means nothing.

There's always another angle. Another delay. Another guilt trip. Another small amount that will "finish it."

"I haven't eaten since today," he tells me.

"Block me," he says when I refuse. "I think that will make you feel better."

Reverse psychology. Guilt. Manipulation.

The same patterns I've been documenting for four years, playing out in real-time while I write about them.

The irony isn't lost on me.

I'm sitting here with this book open on my screen.

One window shows Chapter 8: "I don't send money anymore."

The other window shows Rahman's message: "Ask for just little."

And I have to choose—again—whether to believe the story I'm writing or fall back into the story I've been living.

This time, I'm choosing the book.

This time, I'm saying no.

Not because I'm certain he's lying.

Not because I have proof it's fake.

But because I've finally learned what this book is trying to teach:

Stopping doesn't require certainty. It requires courage.

And today, finally, I have enough.

APPENDIX: THE PATTERN CONTINUES

January 15, 2025 - January 17, 2025

Actual Telegram Transcript

Below is the unedited conversation that occurred between January 15, 2026 (when I sent what I thought was the final payment) and January 17, 2026 (while I was editing this book).

I'm including this because it demonstrates exactly what this book describes: the endless requests, the guilt manipulation, the "just one more" that never stops, the promises that mean nothing.

This conversation happened in real-time while I was writing about choosing to stop.

Rahman, [2026-01-15 12:33 a.m.]
Good morning

Rahman, [2026-01-15 2:42 a.m.]
I'm up and already called for feds..

Rahman, [2026-01-15 2:42 a.m.]
I have Total of 138 now

Rahman, [2026-01-15 2:44 a.m.]
Pls

I know you have really tried and sacrificed a lot, but help me complete this mission this morning so we can get closure to this whole situation.. With the presence of feds for the whole day, things might change for better and we all get what we want

Rahman, [2026-01-15 2:45 a.m.]
You warned that it's a bad timing but with my belief and strong will, I'm still here struggling and trying to make it work

Rahman, [2026-01-15 2:45 a.m.]
Give me this last chance, it might actually work out well

Rahman, [2026-01-15 4:27 a.m.]

I'm already very close

Rahman, [2026-01-15 4:27 a.m.]

It's 11:30am here

Rich Abbott, [2026-01-15 4:36 a.m.]

Morning. Pressuring me at a time when I'm in a corner. I have no backup plan. No tips or sudden surprises because it will be impossible

Rahman, [2026-01-15 4:37 a.m.]

I understand

Rich Abbott, [2026-01-15 4:38 a.m.]

200?

Rahman, [2026-01-15 4:38 a.m.]

Yes brother

I have 138

Rich Abbott, [2026-01-15 4:38 a.m.]

Sol

Rahman, [2026-01-15 4:42 a.m.]

Yh

Rich Abbott, [2026-01-15 4:46 a.m.]

Sent. Let's finish it now. I have determined I can no longer do this.

Rich Abbott, [2026-01-15 4:47 a.m.]

btc address removed for privacy

Rahman, [2026-01-15 4:48 a.m.]

Ok brother

Rich Abbott, [2026-01-15 4:50 a.m.]

Godspeed. Prove it exists for the final time. Pics and screenshots work wonders. Blockchain address even better.

Rahman, [2026-01-15 4:52 a.m.]

Ok

Rahman, [2026-01-15 4:52 a.m.]
Converting to naira

Rich Abbott, [2026-01-15 4:53 a.m.]
Okay.

Rahman, [2026-01-15 6:02 a.m.]
Exchange rate is terrible brother

Rich Abbott, [2026-01-15 6:29 a.m.]
See I knew it. Always a 2nd request. How much

Rahman, [2026-01-15 6:35 a.m.]
Around 50

Rahman, [2026-01-15 6:35 a.m.]
Exchange rate is the issue world wide

Rich Abbott, [2026-01-15 6:35 a.m.]
I already added extra. So frustrating

Rich Abbott, [2026-01-15 6:38 a.m.]
screenshots don't appear when copy/paste into document

Rich Abbott, [2026-01-15 6:39 a.m.]
Bank empty. I'm broke and done. No groceries. No insurance. No beef. Blocking next

Rahman, [2026-01-15 6:39 a.m.]
No more requests

Rich Abbott, [2026-01-15 6:42 a.m.]
This has to end. I'm ruined and so I decided I won't continue regardless.
Spent almost 80k trying recover 70k. It's madness

Rahman, [2026-01-15 7:23 a.m.]
Feds here

Rich Abbott, [2026-01-15 7:23 a.m.]
Excellent

Rahman, [2026-01-15 7:24 a.m.]

I will keep you posted

Rich Abbott, [2026-01-15 7:26 a.m.]

Okay. I suspect it will be all day as usual

Rahman, [2026-01-15 7:37 a.m.]

Maybe not

Rich Abbott, [2026-01-15 8:24 a.m.]

Hope not but seems like it always is and then nothing. Prove me wrong they always say...

Rahman, [2026-01-15 8:25 a.m.]

I will

Rahman, [2026-01-15 10:25 a.m.]

They have started

Rahman, [2026-01-15 10:25 a.m.]

The feds are here

Rich Abbott, [2026-01-15 10:25 a.m.]

Ok. Started what exactly? Should only be a few minutes then

Rahman, [2026-01-15 10:52 a.m.]

No

It's an hour

Already counting

Rahman, [2026-01-15 10:52 a.m.]

You should get it in couple of hours

Rahman, [2026-01-15 10:53 a.m.]

Everyone is here

Rahman, [2026-01-15 11:06 a.m.]

Are you there

Rahman, [2026-01-15 11:09 a.m.]

Pls.

Kindly send me 30\$
I want to order some foods..

Rahman, [2026-01-15 11:09 a.m.]
I won't step out of here

Rahman, [2026-01-15 11:09 a.m.]
To avoid excuses

Rich Abbott, [2026-01-15 11:56 a.m.]
Told you. Bank is empty. Troubles have come in a big way.

Rahman, [2026-01-15 12:14 p.m.]
Ok

Rich Abbott, [2026-01-15 1:00 p.m.]
Let me know when its finished

Rahman, [2026-01-15 1:02 p.m.]
Sure *(He always say this when he disagrees)*

Rich Abbott, [2026-01-15 1:08 p.m.]
7 pm there. What time they close?

Rich Abbott, [2026-01-15 1:09 p.m.]
3 hrs what takes me 5 minutes?

Rahman, [2026-01-15 1:10 p.m.]
Everyone is here brother

Rahman, [2026-01-15 1:10 p.m.]
Slow but steady

Rahman, [2026-01-15 1:10 p.m.]
I'm hungry, but won't leave

Rahman, [2026-01-15 1:10 p.m.]
Yh

Rich Abbott, [2026-01-15 1:11 p.m.]

Sorry. Extra requests jeopardized any further funds. Some bills were due. I ignored what I could

Rahman, [2026-01-15 1:24 p.m.]

Ok

Rich Abbott, [2026-01-15 4:38 p.m.]

Looks like another failed experiment

Rahman, [2026-01-15 11:33 p.m.]

Very much on track

Rich Abbott, [2026-01-16 5:02 a.m.]

How? Takes me 5 minutes,???

Rich Abbott, [2026-01-16 5:16 a.m.]

Balance still zero.

Rahman, [2026-01-16 12:47 p.m.]

Delay but still on track

Rich Abbott, [2026-01-16 12:49 p.m.]

Really?,

Rahman, [2026-01-16 11:26 p.m.]

Yes

Rahman, [2026-01-16 11:27 p.m.]

Hopefully Monday

Rahman, [2026-01-16 11:27 p.m.]

We had some unavoidable delays

Rahman, [2026-01-17 3:05 a.m.]

Lemme know when you are awake

Rich Abbott, [2026-01-17 6:33 a.m.]

I'm awake. How does one have unavoidable delays?

Rich Abbott, [2026-01-17 7:17 a.m.]

As you know, muted phone. Home today. May be slow to respond.
wife highly sensitive to telegram notifications

Rahman, [2026-01-17 8:40 a.m.]
wife around?

Rich Abbott, [2026-01-17 8:41 a.m.]
No. Your muted

Rahman, [2026-01-17 8:50 a.m.]
How's wife and how are you

Rich Abbott, [2026-01-17 8:50 a.m.]
Migraines and I sore but get to sit all day editing book

Rich Abbott, [2026-01-17 8:56 a.m.]
She will be up soon and if your seeking funds it's impossible

Rahman, [2026-01-17 8:59 a.m.]
Ok

Rich Abbott, [2026-01-17 8:59 a.m.]
She just got up

Rahman, [2026-01-17 8:59 a.m.]
Ok

Rahman, [2026-01-17 8:59 a.m.]
I need little support

Rich Abbott, [2026-01-17 9:54 a.m.]
Not even imaginable from here. Once again, cleaned me out, want
more, no funds sent. Always same plan game or scheme.

Rich Abbott, [2026-01-17 10:12 a.m.]
I'm in my office. Closed door. What unavoidable delays?

Rahman, [2026-01-17 10:12 a.m.]
We have people who came before us

Rahman, [2026-01-17 10:12 a.m.]

It took a lot of time

Rahman, [2026-01-17 10:13 a.m.]

If I can get small fund

Rich Abbott, [2026-01-17 10:14 a.m.]

I thought you said it was started.

Rahman, [2026-01-17 10:14 a.m.]

Maybe I can tip some one to put me in front

Rich Abbott, [2026-01-17 10:18 a.m.]

I have zero funds anywhere because of your impatience. I'm writing this book about us and I can see clearly there is always another request for funds. 100's of this is the last time. I sent 65% of my income in 2024 and 80% in 2025. I'm broke and ending it all. I need meat, insurance, new shingles, and owe 16000 still. Right back where I was two months ago.

Rich Abbott, [2026-01-17 10:20 a.m.]

It gets sent or its over. There's always another layer, another request. Sent. It dropped. Need more. Need food. Need bribes. Nope it's over. Your always in my pockets and I never get it.

Rahman, [2026-01-17 10:30 a.m.]

Ok

Rahman, [2026-01-17 10:30 a.m.]

Till Monday

Rahman, [2026-01-17 10:30 a.m.]

Will try to get in front

Rich Abbott, [2026-01-17 10:30 a.m.]

Ok. Always praying

Rahman, [2026-01-17 10:31 a.m.]

Was hoping I could get something,even if it 20

Rich Abbott, [2026-01-17 10:31 a.m.]

Sorry. Its troubling but I have nowhere to access

Rahman, [2026-01-17 10:32 a.m.]
Can't you access your lines of credit?

Rich Abbott, [2026-01-17 10:33 a.m.]
Its over drawn with interest charges and locked again.

Rahman, [2026-01-17 10:33 a.m.]
You tried?

Rich Abbott, [2026-01-17 10:34 a.m.]
You never gave me enough time to recover. I told you. Of course I tried.

Rahman, [2026-01-17 10:35 a.m.]
Can you get something for me from anywhere?

Rich Abbott, [2026-01-17 10:36 a.m.]
Nobody talks to me anymore. Everyone no longer will support my gambling habit because it has failed fours years in a row. They all claim I'm being scammed and so far it looks like its the truth.

Rich Abbott, [2026-01-17 10:38 a.m.]
Interesting enough. I did the math. In Canadian dollars I have sent to Nigeria the total value of the house I sold in Aug 2021. 238k CAD

Rahman, [2026-01-17 10:57 a.m.]
I will do the maths too

Rahman, [2026-01-17 10:57 a.m.]
Try getting me something, I will look for the fastest way to get everything done

Rich Abbott, [2026-01-17 10:59 a.m.]
No. I'm editing today. My bank statements and moonpay and our chats reveals the truth. I'm broke and done.

Rich Abbott, [2026-01-17 11:00 a.m.]
I had ai analyze all four years of chat as well. The truth is quite revealing

Rahman, [2026-01-17 11:00 a.m.]
Oo

Rahman, [2026-01-17 11:00 a.m.]
Ok

Rahman, [2026-01-17 11:00 a.m.]
It's fine

Rahman, [2026-01-17 11:02 a.m.]
If you can send me something to get along till Monday

Rahman, [2026-01-17 11:03 a.m.]
I can get it done earliest by Monday

Rich Abbott, [2026-01-17 11:08 a.m.]
Brother. I'm a cooked goose. You promised again Feds would send Thursday. Yes but no. It failed again. I should have paid my bills because your words mean nothing. Your promises are empty. You either have no control over the situation if you're playing me at every opportunity. I'm not sure but I am done. I can't anymore. You ruined me financially and I am saying no more.

Rahman, [2026-01-17 11:19 a.m.]
Block me

Rahman, [2026-01-17 12:29 p.m.]
I think that will make you feel better

Rahman, [2026-01-17 12:30 p.m.]
I'm trying to get it done early on Monday

Rahman, [2026-01-17 12:36 p.m.]
I haven't eaten since today

Rich Abbott, [2026-01-17 12:58 p.m.]
I'm truly sorry but your stubbornness got us both here. I don't know if anything is real anymore. This venture has cost me dearly and I'm truly unable to send anything or beg from anyone. It's very tough on me to say no, but it's easier knowing that I can't actually find or beg anywhere. I no longer have any local friends and my own brothers are still angry at me from the last time I begged for funds.

Rahman, [2026-01-17 1:00 p.m.]

Ask for just little

Rahman, [2026-01-17 1:18 p.m.]

I will try resolve it

Rahman, [2026-01-17 1:22 p.m.]

As quick as possible by Monday

As you can see, it never ends.

"No more requests" on January 15th.

Same day more requests.

Sounds like a scammer. Acts like a scammer. Always finds a new angle. Uses guilt. Manipulation. Reverse psychology.

The pattern is clear.

The only question is whether I'll finally see it.

Author's Note:

The events in this book are true. The timeline is accurate. The dollar amounts are exact: \$70,000 stolen, \$70,000 sent trying to recover it, \$140,000 total loss.

Rahman is a real person. I've changed no details about our interactions because I want readers to see exactly how these traps work.

I still don't know with certainty whether Rahman is a scammer or someone genuinely trying to help me recover stolen funds through an impossibly complicated Nigerian bureaucracy.

I probably never will know.

And I've learned to live with that.

If you think you might be caught in a similar situation, please reach out for help. You're not stupid. You're not alone. And you deserve support.

For readers who want to examine the complete evidence—all 110,000+ unedited Telegram messages—visit richabbott.com/honest-fool

— Rich Abbott
Manitoba, Canada
February 2026