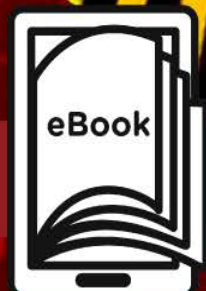


SAMPLE

PART ONE

**JOEY VERSUS
FRAUDS**

VOLUME 3



JOANNE BARD

Joey VS Frauds

Part One

by

Joanne Bard

Copyrights

All rights reserved. No person may use or reproduce any part of this book in any manner whatsoever or transmit it in any form or by any means electronically or mechanically, including photocopy or recording, or by any information storage and retrieval system without the author's prior written permission except for brief quotations embodied in critical articles and reviews.

Chapter One

Who out there is ready for an adventure? A world like no other? A Journey where society has lost all sense of normality, honesty, loyalty, respect, and dignity. I will dazzle you with stories of betrayal, swindles, false love. Fraud. Since COVID-19 nineteen identity fraud is on the rise. It has become an epidemic of sorts. Your internet is the gateway to lonely souls. It is a place for knowledge, running your home and business, staying in touch with family and friends, and even online banking. It has replaced the encyclopedia, but it is also a place for predators, and they are looking for you. If your world is tumbling down, then you become a victim of these monsters. They are intelligent, internet professionals, they are masters in manipulation, it is their forte' if you will. Cunning scheming parasites. Once they have gained your trust, and mesmerized you with romantic writing, flowers, and poems they begin to take ownership of your life. Believe me when I say, the emptiness you were experiencing prior will become a bottomless pit.

It would begin with my marriage ending. My home was no longer a place of warmth and comfort, but cold and damp. I would rather not indulge in the tragedy of a marriage ending. We all have our sad stories; as you can imagine, I have mine. I was exhausted, feeling trapped, unable to breathe, sinking into a hole of despair, not knowing that my life would become the nightmare you do not want to become your reality.

I would like to take a moment to introduce myself in this story. I am a 68-year-old senior on a small pension. I have stage one cancer and have been battling for 17 months, ironically, that is when my ordeal began. I became

extremely ill, not understanding why I could even get out of my bed in the morning with the rest of my world crumbling. I found myself lost in a life of chaos, a home where you could cut the tension with a knife. For three months I suffered quietly when the day finally came for me to seek medical help. After the necessary tests by the hospital and the results were in, my doctor's office called early in the morning. The news hit me like lightning striking an electrical power line. I needed a retake to allow the words you have cancer formulate in my head. Cancer? How? I quit smoking 23 years ago, what reason? I did not want to get lung cancer and within five minutes I would have to accept the consequences of rebelling and smoking. What a kick in the head. I do not remember driving home but coming into the house I do. I walked in and announced I had lung cancer, a one-inch tumor close to my heart and deep within my lung. I am not clear what hit me the hardest, having cancer, or taking in the information included alone. I felt abandoned, alone, and afraid. If I could tell you everything was going to be okay, then I would be telling a lie. My life would become a nightmare from which I could never awake and so my story begins....

Fraud to the point where your identity no longer belongs to you. Your life is on a horrifying roller coaster ride that will not end. The track is bumpy with twists and turns with no end in sight. I have lost eleven thousand in cash and one thousand on my credit cards. I know what you might be thinking this is not too devastating, but to a pensioner, it was everything. You see, when this happens to a person, you lose so much of yourself. Your respect is gone; your dignity is squashed; you cannot breathe from drowning and there is no one to pull you up. Your life becomes your predator. These parasites cage you like an animal. There is no escape. Once someone takes your identity it belongs to them. You have

become a shell, empty, lost, broken, and heartbroken feeling confused and scared. The problem with my circumstances is they had my identification, my Driver's License, and my Social Insurance Number. The License is not the culprit in this, yes, you guessed it. My S.I.N.

Did you know, of course, you do, but to the ones that do not? Your sin number is you. This number is yours until you leave this chaotic world. If someone gets their dirty hands on the document your life as you know it. It is over. You are now in hell. Closing bank accounts every two months, credit cards, who are you kidding? They are maxed out in an hour. Loan approvals. You no longer have control over your life and your decisions. It does not belong to you anymore. Everything you own belongs to them. You are a nobody. The destruction and devastation incomprehensible to you and you are all alone. Now you have bill collectors infesting your life with calls for payment for something you have not bought. Your smiles become tears. The laughter was lost in your loneliness and your heart shattered. The terrifying part is it is a highway to nowhere, it goes on and on and all you want is to stop, your head hurts, your stomach is sick, and your will to just wake up in the morning is non-existence. There is only the constant reminder of what you have allowed into your world. You become the creator of your demise. So, I am here to tell you my story and to introduce you to the evil in the world. I will show you who and where they come from. How they manipulate and wine and dine on you. Make no mistake, they are in control as though you are hypnotized, incapable of comprehending what is going on, then like lightning your lost in his game. So, demented, so criminal, but heartlessness and a major kick in the head.

I decided to author this story not only for the people who have been through the same horrible experience and

continue to do so, but mainly for the people who can fall victim to this devastating existence. This is not a quick guide, but instead, actual names, events, and evidence to display their despicable plan. The method to your madness that they created. The sign will be plain, the scheme laid out, the method of stealing your funds, and the heartwarming texts. Pictures are stolen from the internet to have you believe that this is their career or home. Fake bank account letters saying their accounts are frozen. These degenerates are trained and educated in computers, but they all have one problem. Their English is second-rate at best. They are usually working where they say there is no access to their funds. They would and will search the internet for how to talk to a woman and make you fall desperately in love with them. They are good at what they do, they make a career out of it. They will substitute their picture with actors or distinguished figures, they will stop at nothing to execute their mission. With everything inside of me, I cannot fathom how someone could be so heartless to destroy someone else's present and future, continue to do so, and not feel anything. Remorse is not in their vocabulary. I have spent seventeen months just trying to wrap my head around it. To at least understand the cruelty of making a living off someone and causing so much destruction and devastation for personal greed. One thing that I can reflect on is that it is a game. If you want to conquer you have to be two steps ahead of the parasite, but if you are new to this, they will take you on a journey like no other. Smooth talking, polite, respectful, and rich. Their salary ranges in the millions or so they claim. What stands out the most is that their English is horrible, spelling errors, and sentences make absolutely no sense to me. It was like a puzzle and one I had no time for. What I found interesting is they all follow the same rule book, the guide to destroying someone else's life. The

pictures of sleeping positions. Referring to you as his queen. I found it quite uncomfortable. Mind you I am not into queens and castles. They will ask if you have eaten. So caring, and flattery, but just a little much that it became monotonous. They will use a pet name for you and usually, it is quite stupid. They all come to Facebook looking for their victims and within an hour they will ask to move to either Google Chat or WhatsApp, they feel more comfortable and at ease. They request your picture constantly as a lure to have you believe you are the most beautiful woman in the world, you are bored of hearing it, so he begins his search for the best letter he can find to remain in control. It is repetitive and he does not skip a beat. Once he secures your heart the next to go is your soul, you find yourself waiting patiently for him to come on to chat. He has already begun and moved quickly to his delight. One more week and he will change it up, must remain constant.

Then after about a couple of months, his money issues start to unfold. I call it remote working. When you have no access to funds. Stores as we do then I figure that is what I would call it. Here is one example of and still running first place, their child is in a boarding school, and they just ran out of wi-fi. Could you please send a one hundred Apple card so they can still play their games? I promise I will pay you back. Do not do it for that money is lost to you forever. It would take another month for him to finally tell you he loves you. Absurd. Now his love has grown so fast, and he now introduces the next step and tells you he needs to be with you now and needs funds to cancel his contract. You are ecstatic and cannot wait. Without hesitation you find yourself wanting him to come so you ask the question because curiosity has no boundaries. You wait anxiously, and within seconds the number on the screen pops up as you search the texts to find it. Disappointment finds you as you

read ten thousand dollars American. Your mouth drops as you say to him, I do not have that money available. They drop the subject for now until they are ready to revisit that scene. You have not sunk into his spell quickly. Time to turn to the love department to make sure his message is received. Now they are extremely lovable, and you have fallen into his spell, your heart beating for him, the mission has begun he dives right in to capture your soul, and soon you will belong to him, a man, a name, a false picture, tainted love, respect is now gone, you are lost in his world, you cannot see what he is doing to you. The romance turns to pressure and now you are following his every move but the direction you are heading is one I would not recommend. It is time to revisit that last scene, the money. He now has his claws digging into you, helpless, convinced of his undying love, he travels into the payment stage. I would need to invest in Apple Cards, Google, Steam Cards, or prepaid Visa. You are encouraged to head for the store to buy your first card, unfortunately, you will get familiar with this routine. As days go by you have not reached the top you just barely made it to skim the bottom. The funds are not available as you try to get through his head and penetrate the brain that is looking for a home. I am here to tell you one part that stands out is their intelligence level is low at best. They all have accents. Key in on that point if one ever crosses your Facebook page. I have decided to insert reminders in the story as you are reading so you can recap on the steps to destruction if you are not careful. You would need a lot of strength to break free before the damage is done especially if the victims have already given up on their existence due to several different bouts of depression, you become vulnerable to them, wanting a friend, simply someone who cares, a helping hand. Be careful who you reach for, my suggestion is someone you know as opposed to a stranger.

It will be the greatest gift you ever receive. I call it common sense; we all have it if we take the time to seek it out.

The story I am about to tell is about a man who requested me to accept his friendship. He was different from the remote workers mentioned above. He was an ordinary man who owned his own business so you would not jump to any conclusions about fraud. This would be my first experience of such a creature. It would happen near to this episode to the remote workers. There is an army full of these parasites. So, I dove into the relationship, and I was none the wiser. Romance fraud? Now I have heard everything. His patterns were along the same path as you will see as you read on. The same excuses in a way but would not have known that because I had never been frauded before. The only thing I did wrong was having a good heart and a trusting soul. I was under the control of a man, and I use the term loosely, who had mesmerized me and used weapons against me on the internet to come and destroy my life. But as you will see he did not break me. Yes, financially but I could recover the amount eventually. I was convinced that if I helped him, I would be repaid. That is that soft heart of mine again. The problem I had from the beginning. I could go on and make excuses for my behavior, but it comes down to stupidity on my part. How many lessons do you need to find happiness? Too many.

When I look back as I do often, I wonder what ever happened to the woman who got caught up in this mess. She is still around just trying to survive. To move on and seek what she is looking for in other ways. Facebook and dating sites are full of these predators as you see as you read on. I have had the opportunity of contacting celebrities to inform them of the criminals who stole their profiles. Just a way of giving back for I can never recover my losses, but I can learn

from them and pass them on to the vulnerable. Fraud is never going to cease; it will continue and grow faster in numbers if they are not stopped. Your life can become mine if you fall prey to these despicable human beings.

When they crawl across your screen, your only choice is to hit the decline button and never look back. If you accept? You will enter a world like no other. You will have woken up worthless souls that have one goal in mind. Make you suffer and destroy your world. Trust me!

In the days following I decided to draft my story, I decided to take a stand, a stand to squash S.I.N. and assign new ones to victims of fraud. We want our lives back, that is our right. Now, the government will issue you a new number, but the decisive factor is that your old one still exists, and the criminals still have access to your life. My thoughts? Why bother issuing a new card if it does not change or help you in any way? You are still a nobody. Nothing has changed. There must be a change, a bill passed to squash or burn the old number and come in with a brand new one. You cannot run, there is nowhere to go, and they will follow. You will live poverty-stricken not for a week, but for the rest of your miserable life they have blessed you with. So, I ask you, how does a person trapped in hell find their way back? The Government is my only resource.

So, my friends, two weeks ago I decided it was time to take a stand to protect others and to get a fresh beginning. I have sent the letter below to Mr. Justin Trudeau. Premiere Of Canada for a wake-up call. Explaining the situation of how fraud has skyrocketed and there must be a change. I received an email back. I have taken the liberty of contacting W5 hoping for an interview, no news to report. I have contacted Oprah and have not responded yet either. I will not go away; something must change. I would like to be

known not only as the woman who authored this book but as passing a bill through parliament and going down in History or going down as a woman who tried for change. One day, someone else will continue my fight when I am gone and finish it proudly.

You are asking yourself? Is this woman fighting alone? No, I am not, and happy to report that I have the full support of my daughter Shannon, and her husband Dave. They have decided to join my fight for the freedom of us all who fell prey to these creatures with dementia. I find myself incapable of referring to them as human beings for the destruction and hardship they bring to innocent people. People trapped in grief, depression, or only plain loneliness. It is a travesty of so much anguish, fear, and confusion, not to mention financial ruin. It is not and cannot come close to A relationship for the sole purpose of manipulating you into lining their pockets with everything you worked for. It is not love, just a tool they use to secure your trust and commitment to them. It is not a friendship for that was never their plan. Wine, dine, and execute the mission. Manipulation is the tool used to gather personal information. They are known to request banking information so they can add funds to your account, fraudulent funds. The money deposited is usually a check, once in the account, these parasites will ask you to withdraw the funds, and then buy prepaid Apple Cards, or Gaming Cards. Take pictures of the front and back to send to them. Congratulations! You just sent them money that never really existed, and the bank is now on your phone telling you there was an illegal transaction in your account, and you have just lost x amount of dollars. Your account froze and you were on the hot seat trying to explain it all away.

Then they will suggest adding money to your credit card so you can lavish in shopping and pamper yourself, what woman turns down an offer such as that? But before the transaction is complete you need to hand over all information on your credit card front and back, and the game begins. As mentioned above you are requested to change the fund into, yes, you guessed it. Apple Cards. For those who have not needed or needed any reference for this, the cards can be turned back into cash. You have completed this transaction only to find out he has in turn maxed out your credit card. Sadly, there is absolutely nothing you can do. Let us ballpark their limit, shall we? Usually, it is five thousand but do not misunderstand, they are willing to lower their standards for less. The game is to accumulate as much revenue as they can. There is no shame in criminals and heartless people. The tragedy of it all is well, it shames you, people. They have now brought you down to their level, with the gift of financial and emotional trauma. One is not so easily corrected. Now you have drawn attention not only from your bank but to credit card companies. Explanations are needed and fear sets in.

At this point, you may be thinking. Okay, it is time to put the sensors on, but first, close your heart and keep it safe. The heart is the first to lose, then follows trust, then confusion of the meaning of love, and the worst, your wealth no matter how massive or poor, they just cannot feel emotion, not in that profession. They will advance to Visa Prepaid Credit Cards. They will request pictures of the front and back along with the receipt proving its activation. Congratulations! You just sent them half your pay cheque, unreplaceable funds, and you are left wondering where your next meal will come from, in the meantime he has had lobster. Now defaulting on rent or mortgage and the vehicle you so proudly displayed for the world to see is now

reposed. Your life is in ruins, depression setting in, and on your way to homelessness. By no means is this a fallacy, it is now your reality and to not stand and take notice, to not do anything, I can assure you that your actions will become the means to your demise. You will become your creator manipulated by others; your life is gone.

Take it from me as; I am unfortunately experienced. The nightmare goes on as the years go by as I patiently wait for the day there is no more shopping done on my bank account by my predators. They control my life financially. The only way to keep it safe is to keep it in your savings and when you shop move the amount and pay. The problem with that is it is frustrating. Debit cards replaced. I am up to eight right now. Credit cards to you are a thing in the past, once received and activated you have given them access to your card and believe it is maxed out in hours. So, I had to produce other options, not having money in my checking account kept the creeps at bay. I wake up at two am to transfer my funds straight into my savings before it is taken. You need to keep up with checking your account for the minute that goes by, the parasites moving in for the steal, and now your funds are gone. It is devastating but you must move on. It has become your new full-time job and believe me there are no benefits, just constant fear. After two long years and no credit I have survived, so you do not need them. I sit here pondering on my life prior, things were great until they were not, wrong choices were made, and a life of hell clouded my space. Will this ever go away? After all these months I am feeling better and a little relaxed, but I know they are taking a short break, then up for another attack. After no activity on my bank, I could relax. Wrong choice, as soon as money went into my account it was gone, not much of a loss. My life has become complicated, but I was determined to end this one way or another. Who am I

kidding there is no way or another just a lifelong of hell. It was my fault for wearing my heart on my sleeve and having a good kind heart. One day I hope to look back and speak of a time and a place when all this ended. Unfortunately, the only way for me to ever be safe will be in my passing, you never know! Things have a way of turning around, one could only hope.

As I continue to live my life always worried the fraud would rise and go on the attack. Why? I need to know exactly when the nightmare will end. What happen to the woman looking for the love, happiness, and compassion. The thought of never finding Mr. Right. There are times of relief when the hope is gone, and the contentment no longer lingers. And a sigh to release the tension of that has been clouding my mind. I became bitter. My mind working overtime to see that people out there will be protected from the parasites. I realize that not all people will see my book which is the third of my biography's. I certainly pray that this will curb some behavior as far as protecting you and your family. The horrible part is when it happens to you, you have walked the walk and talked, the talk and now trying to remember when life was not so complicated at the end of their rainbow... If you go through this the scars will run deep, but over time it will dissipate. The rule of their game remember is to have total control over your heart, while working on the trust. When they have your trust, that is the hurdle that overcome your soul, they need to be respectful, start the relationship slowly for there could be a large bank account at the end, or not, depending, how this scenario is played out, I wonder what the outcome will be if we built a team of men and women to help combat or at least touch the

surfaces of the creeps who crawl through your Facebook
wanting to offer their love to you, his queen, and let us not
forget the sleeping arrangement pictures of how we will
cuddle.

Chapter Two

Morgan

It is fraud that haunts me day and night. The criminals go the extra mile to torment you until the day you leave this chaotic world. The ones who attack the heartstrings, the undying love emulating from their texts. The literature they stole from poets or people who claim to help us make us fools and fall into their trap. They groom and train to succeed in completing their reign of terror and destruction. The heartless of the heartless and the scum on the bottom of your shoe. These criminals are far superior in their reign of terror. Their purpose is to defraud you repeatedly. The first installment did not quench the thirst or the appetite. New methods formed, and identification would be their immediate goal. A way to keep you close and trapped within their control. A way to fund them for the rest of their despicable lives. They now control any funds you receive. Changing bank accounts and debit cards. Funds moved to savings to stop them from destroying me. Inconvenience, but necessary. It has been two years since the destruction started. Leaving nothing in my checking account. Scared, but curious I would test the waters from time to time and leave a small amount in account only to lose it.

The grip he had on my finances was paralyzing. Moving money back and forth from savings to checking. No end in sight. So, I opened a new account thinking It would be safe if I kept one. Wrong! Every move I made to protect myself was uncovered. Depression was setting in, but I needed to continue to find avenues to end this nightmare. Through the fantasy of love tainted and heartbroken, I would try to move on, difficult, but I created this mess, this destruction by my own hands, there was no prize, just devastation. The

rainbow in my world was absent and was replaced with daggers in my heart. My soul was tortured, my dreams fading, and the future uncertain. Love lost, respect stripped from you, but one thing I did not want to lose was my trust in people. Where there is no trust, there is no love. How could I find a way to gather all the parts and become whole again? Any suggestions? A question stays! Is there ever going to be a chance of breaking the ties that bind me and are controlled by others? The fear is still with you. I suppose that is what happens when you indulge in a world where nothing is real. What am I left with? Many nights were filled with tears, not for what these monsters did, but for the common sense that got lost along the way. Ranking yourself as the fool of all fools. I find myself questioning the level of stupidity that blinded me. My path to destruction. I keep searching for that answer which is far known.

It would not take much effort for Morgan to vanish leaving me broke, leaving my finances nonexistent. Eleven hundred dollars were gone, and I was searching for an escape from the devastation that I caused. How does one recover from a loss of not just finances, but love, happiness, and contentment? A sense of belonging, a dream shattered before having a chance to grow. Now you must pick up the broken pieces that are scattered on the ground and try to make sense of it all. That would be a task far too great. I was astonished at the level of intelligence and stupidity of my actions. Yes, I can honestly Amit, I was more intelligent than to become a victim of circumstance, but when the loneliness, desperation, along with feeling unloved and unappreciated, the backlash can be disastrous, and sad to say, I am walking in those shoes and they are destroying me physically, mentally, emotionally, and financially. There is no escape for me now, I belong to them. They own me and

anything I conduct in the present or future belongs to them. How? Let us begin. Welcome to misery!

It would begin at a time of my life when I felt my lowest. Which was now based on convenience. Filled once with love and understanding too heartless and uncaring. Until one day the cold became a storm. I knew in my heart that it was not what I bargained for, and it was time to move on. So, as we continued living married, but not each other. Do not get me wrong, adultery was never an obstacle. It was the simple ingredients of the words I love you that no longer represented meaning. Words, just words. His fault? Maybe? Mine? Could it be? More than just based on outgrowing one another. I sit here alone pondering why this has happened. Thirty years gone in a split second and the words we both spoke in anger would leave their mark on you! I think back to a time when happiness surrounded us. Off to B.C. to start a new life and it was good. I ask myself often enough, why did we have to come back to Winnipeg? I remember! Grandchildren, I know now we should have stayed, If I went back in time would I change that? In a heartbeat. No questions asked.

Our world went crashing down due to an accident while driving, he was a trucker just doing his job when a man decided to commit suicide using our rig, as he watched in horror unable to stop suddenly due to the load on the back. Then in a split second two family's lives would change forever. One would pass on while the other one deals with the carnage. He would never truck again, and our retiring fund was now gone. The man who decided to end his life just destroyed another. Then there is Manitoba Public Insurance. The only insurance available. Your money and their rules. They beat you down purposely to save money. You become their enemy, having to prove now that you are

injured. He was able to get disability, and a huge settlement came in. Now I do not know about you, but the insurance took eighty percent. As I scratch my head wondering if they were in the vehicle with him and suffered injuries too, why else would they want to take disability funds from him? Thieves in my book and I speak with experience, and I was never treated well by them. I fought my case for ten years and all I got from it was Fibromyalgia and a small payment not as good as his settlement. Men rank higher in this game of theirs and women do not. They will beat you down physically, mentally, and financially until you cannot take anymore and just want it to end. It almost sounds like the same treatment you receive from the predators who want to destroy you financially. What a revelation. What followed next was more than I could apprehend. When you read on you see it there, the fear ran rapidly through my body, and I was speechless. I hung on her every word until my head was too full. I walked out of the clinic like a zombie. My life has just changed and not for the best. I had cancer, the prognosis was not good. My world was getting darker. I would have to make the best of it. I struggle with the question of why me, not for pity, but for why my existence has been filled with so much sorrow, wondering when it will end, I was created to endure pain it was all, I knew. Was the Lord testing me? So, the only recourse was to learn to deal with what was handed to me. Is there happiness out there lurking in the corner of your existence or are you just wasting time? Time will tell. Let us begin.

It would start with opening Facebook first thing in the morning and skimming through my messages. As I was looking, a text caught my eye. Morgan Steven had sent me a friend request. Good looking indeed. As I pondered, my fingers pushed the button on my mouse. No turning back. It was a matter of minutes when he came on. Pleasantries are