

# 15 SIGNS OF A GOLDDIGGER



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BY MITZI PERDUE

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When I was growing up in the 1950s, I swooned over the 1956 Bing Crosby song, True Love.

*While I give to you and you give to me  
True love, true love  
So on and on it will always be  
True love, true love*

This song shaped how I believed love really was.

For me, it was disillusioning beyond imagination when at the beginning of my freshman year at Radcliffe, I spent an evening in our dormitory's lounge, listening to seven classmates talk. They were systematically paging through the catalogue of our Harvard freshmen classmates.

My classmates were assessing what the Harvard men we'd be meeting were likely to inherit.

"His father is giving him a million dollars for his 21<sup>st</sup> birthday," said one blond, long-legged beauty, referring to one of the men in the catalogue

"His family is in steel," said another, pointing to a dark-haired guy in the catalogue.

"Ooh, I can't believe this guy is one of our classmates! He's a member of the Cuban rum family," enthused a woman from Florida.

And looking at still another young man, one of the women said, "I found out that he owns his own airplane. He must be loaded!"

These young women were busily sharing their plans for meeting and attracting their wealthy Harvard classmates and imagining being married to them. They all agreed that it was as easy to fall in love with a rich man as with a poor man.

Up to that moment it had never occurred to me to think of love in anything but the purely romantic way that dear Bing Crosby taught in his "True Love" song.



I'm assuming that in your family business, there are or will be family members of marriageable age, and the bleak, sad fact is, they are going to be targets of people like my classmates—and likely worse. Please don't make the mistake that I feel my parents made of keeping their children ignorant of the fact that they will encounter people with dubious motives. Such people exist and you can't defend against them if you don't know they're there.

By the way, I have no problem with someone who is attracted to earned wealth (as opposed to inherited wealth). An individual with enough force of personality, insight, intelligence and energy to achieve financial success may have a lot going for him or her. People may be rightfully attracted to such a person.

My issue is gold diggers who target people not for their personality, but for their wealth. A true gold-digger exploits his or her target the way a parasite exploits a host.

If I were warning people about gold diggers, I'd start out by saying that some of the gold diggers they'll come across may be simply astoundingly obvious. I once had a man I was dating (he was a Nobel prize winner) ask what I was worth.

I know lots of people may have wondered, but to my astonishment, he actually asked. And then he made a guess and the figure was so improbably close to the truth that I had to wonder if he hadn't done some actual research. Anyway, it was clear what was front and center on his mind.

However, a person's interest in your finances is not usually so flagrantly obvious. In the case of fortune-hunters, the best of the breed can be amazingly convincing. As my late father used to say, "If a con man looked like a con man, he wouldn't be a con man."

There is a breed of vulture who knows how to be the friend or lover you have always dreamed of but never could find. Unfortunately, this isn't a hard role for a psychopath to play because they are: always, always on their guard; feel no discomfort in dishonesty; can lie and take advantage without working up a sweat; and are driven by a single goal... themselves.

When someone love bombs you, agrees with everything you say, seems to share all your dreams and aspirations, and maybe on top of that is sexy beyond your wildest dreams, it may be a sign that you've met the right person. Alterna-



tively, it could mean that you're dealing with a con-person, someone who wants your money, your lifestyle, your prestige, your contacts, and maybe your scalp.

Ah, but how do you discover which is which? And along the way, how do you strike the delicate balance between being too suspicious and too trusting?

## 15 TELLTALE SIGNS OF A FORTUNE HUNTER

- \$ Listen to your “Spidey sense.” (This refers to Spider-Man’s ability to sense danger.) When you’re feeling that something isn’t right, it may be because your subconscious picked up things that your conscious mind missed—or didn’t want to see. Pay attention. If you feel it strongly, don’t let yourself get talked out of it too easily. It could save you a life of misery. In most of the cases that I know of that ended badly, the individuals did have nagging suspicions but talked themselves out of it—to their unending regret.
- \$ Is the person trying to rush you into something? It can be entirely legitimate, but it can also be that they don’t want you to have time to think. As a personal insurance policy, don’t allow yourself to be rushed; the longer you know a person, the harder it is for them to hide their true character.
- \$ Look at how they act in daily life. Life coach Martha Beck likes to say, “How you do something is how you do everything,” and I couldn’t agree more. The thing I tend to notice most of all—it’s like an X-Ray into their character—is how they treat waiters or cab drivers or people behind the counter in a store. Are they inconsiderate? Rude? Belittling? A person with integrity tends to treat all people with respect. If your romantic interest treats people she doesn’t care about like dirt, consider this: is how she’s acting with you a mask for her real self? And might this mask come off later on in the relationship, after she’s gotten what she wants from you? Psychiatrist’s offices are full of people who were taken in by the image of Mr. or Ms Perfect, only to discover that the person behind the mask was a sociopath.



- \$ On the subject of how they act in daily life, do they pay their bills on time? If not, and if this behavior is habitual, it's a first cousin to stealing. The person is ignoring a reciprocal obligation that conscientious people take seriously.
- \$ Are they in a lot of debt? This is a very serious red flag. There are people who want free money and the possibility exists that they've targeted you as the magic answer to their financial situation.
- \$ Do they need money from you to help tide them over to when the money they're expecting comes? I have never seen this kind of situation work out well. I've seen dozens of cases where a woman deeply in love, and wanting to help the man she loves, "understands" how he got in the predicament, and will do anything to help him out so that they'll have a lifetime together. There may be cases where this doesn't lead to heartbreak, but based on every case I know of, I wouldn't bet on it.
- \$ How often do they make excuses? In the scales of trustworthiness, an action weighs an elephant. An excuse weighs a mouse. Two excuses weigh a cockroach. And as for a third excuse, I'd give a third excuse the weight of a single pond scum bacterium. (Wait! You don't know the size of a pond scum bacterium? OK, it would take more than 100,000 of them to fit in the period at the end of this sentence.)
- \$ Pay close attention to the person's relationship with others. Does the person have a caring family? Long-standing professional relationships? Long-term friends? If you want to avoid fortune-hunters, get to know an individual's family and make sure you've met and spent time with people who've known the person for years.
- \$ When someone tells you how trustworthy he or she is, right there that's a red alert. Just as Einstein wouldn't have sat down and told you how smart he was, and Bill Gates doesn't have to tell you how rich he is, a trustworthy person doesn't have to tell you how trustworthy he is.
- \$ Flattery is another red flag. It's bonding and it makes you feel good, and it can be a genuine expression of his or her feelings. Besides, who doesn't



want to hear, “You’re the soul-mate I’ve been waiting for all my life!” or “You’re the only one who’s ever truly understood me!” But weighing against the possibility that these words are wrenched from the heart, is the somber fact that flattery can also be an incredibly manipulative tool in the hands of someone who wants what you have.

§ Keep in mind that words are cheap. Words may convey the deepest, most soul-felt feelings. Ah, but then again, they may not. A guy once told me that he could “score” five nights a week on one of the Internet dating sites. How did he do it? “I just tell the woman I want to sleep with, ‘I love you.’ There are no three words in the English language that get you greater results for less effort.”

§ For me, lying is a deal-breaker. I agree with the old Chinese saying that lying is acceptable under only two circumstances: to save a life or to flatter a woman. Trust is all-important and if the person is a liar on one thing, he or she already has a fragile relationship with the truth.

§ People have an extraordinary propensity to describe themselves when they’re describing others. This isn’t always true, but if the new person in your life continuously describes others as dishonest, double-dealing, irresponsible, malicious or even evil, you know it’s on their minds and you’re entitled to be suspicious. My instinct at this point would be to run away, far and fast.

§ If Mr. or Ms Perfect shows up soon after the death of your wealthy spouse, or parent, this is a time for extreme red-alert caution. There are wonderful people out there and maybe you found one, but I remember when my husband passed away, my cousin Ned Horn warned, “Fifty people are reading Frank’s obituary right now, and they’re calculating how they can meet you.” The number Ned gave was an underestimate, but in principle, he was right. In short order, scores of dodgy people began showing up, each offering “to help” in one way or another. It wasn’t hard to spot their intentions.

§ If you’re an extra-nice person, be extra on-guard. Every instinct you have makes you want to believe the good in people. The problem is





you may fit what Cicero said more than 2000 years ago: “It is as hard for the good person to suspect evil, as it is for the evil person to suspect good.” Our minds tend to project onto others our own view of the world, and your projection of goodness and fair play onto the other person may be right...but it also could be disastrously wrong. Because of your kind nature, you may have unusual difficulty processing the fact that a bad person isn’t as kind and honest as you are.

You, as a member of a family business, may be vulnerable to the Ned Horn Hypothesis, that many people will have ulterior motives for wanting to get involved with you. Go slow and keep your eyes open.

