

Article that appeared in a local Toms River weekly publication

For many years, Toms River resident, Mr. Heshy Goldstein, has been giving Yidden a place to go on Shabossim & Yomim Tovim where they can enjoy high-class vacations in upscale hotels. A while back, Achdus had the privilege of speaking with Mr. Goldstein and enjoyed featuring his wonderful services and trips. Unfortunately, an incident took place before this past Pesach that put a damper on his hotel programs. Transcending his personal pain, Mr. Goldstein is choosing to share his story so that others will not have to experience similar difficulties. In addition, he is also using his misfortune as a springboard to create a beneficial resource for Klal Yisroel.

Welcome back to Achdus Magazine! Can you give us some background about what goes into planning your events?

The first step is always finding a location in a hotel that will accommodate Shmiras Shabbos or Yom Tov. For example, there are some hotels where the air conditioning is activated when people come and go, so that would present a big halachic issue. The lobby must have enough space for people to spread out comfortably, and other similar factors must be considered. A great deal of planning goes into an event, especially for Pesach. Shabbos and Shavuos are relatively short, so people can manage even if the hotel isn't perfect. But when it comes to Pesach, people want it to be perfect.

Please tell us about this past Pesach program and where it was slated to take place.

This event was not different from our previous events. We looked at a hotel in Atlantic City, determined that it looked like the right fit, and started putting the program together. But Atlantic City isn't what it used to be. A lot of people who signed up remembered what it was like in the 70s when they went with their families. Of course, it's on the beachfront, so that gives it a strong appeal. But if you walk on the streets there, it's almost deserted. And unfortunately, when a city loses people, crime increases. In the summer it's a little busier because an oceanfront will attract traffic. So, even though people signed up, some of them had reservations about making a full commitment.

We found a hotel in a location that we felt was safe, and it seemed like a phenomenal investment. It had square footage of a 100k feet, which was a luxury that we never had before. What a great opportunity, we thought - a five-star hotel for a decent price. There was only one downside.

What was the problem?

As we began advertising, we experienced disappointment. Our customers from the year before who came with us to Kartrite, a waterpark hotel in upstate New York, did not like the idea that this hotel was adjacent to a casino. Not only that, but it didn't have the attraction of a water

park. My old customers wanted me to go back to Kartrite. So, to my dismay, people were not jumping to come to this hotel in Atlantic City.

Why didn't you want to go back to Kartrite?

It didn't make sense financially. I would have been compelled to charge more than it would cost to go to the most luxurious program. So, for the Atlantic City program, I attracted a different type of clientele; people who wanted to experience Atlantic City.

Did the enrollment pick up?

Those who liked Atlantic City took their time to finalize and didn't commit early enough. So we let the hotel know that we would be a bit slower on the payment process since the customers' deposits generated the payments. People were still debating about staying in a hotel next door to a casino. We received more calls than any other year from people who were asking for information about the program. We were moving forward, but at a slower pace than normal.

As we got closer to Pesach, commitments poured in, and we became extremely busy. There was a storm of customers, even after I closed registration. In a complete turnaround, people didn't want to take no for an answer.

Was the hotel amenable to a slower payment process?

At that point, the hotel was very understanding and reworded the payment plan. I explained to them that we were dealing with a different clientele this year, and I wasn't sure when they would wake up. But as soon as customers made their reservations, we started sending the payments according to the terms of the revised contract. The hotel agreed to give us until a week before the program to have a certain amount paid.

"No problem," we said. "We have the customers and the cash flow." And we kept sending money according to the revised terms.

So, what happened next?

The Wednesday before Pesach, my workers showed up at the designated time to kasher the hotel kitchen, but there was no one there to show them around or assist them. When my workers called me, I tried calling the hotel but got no response. Then, I checked my email. Here is the message I received:

"Because you haven't made any of your payments, even though we revised the contract for you, we are no longer going to honor the contract."

My mouth fell open. Numb, I got into my car and drove straight to the hotel.

"What are you talking about?" I replied. "We wired you money and sent you screenshots of every transaction!"

They didn't respond right away. When I finally heard back, they said, "We'll see you in three hours."

It was 9:30 in the morning, a week before Pesach...

When they finally arrived, we had been sitting around for three hours, and they said, "Heshy, you're making fun of us."

"What do you mean?" I demanded.

"We have not received any payment in the past few days. You keep sending us screenshots of payments, but the money never hit our account."

"I hired a bookkeeper," I said, "and he copied me on every email. I saw that the transfers happened instantly as they left our account and were delivered on the same day."

"We're sorry," they insisted, "but we didn't receive it."

I got my bookkeeper on speakerphone, and I asked, "How is it that you sent money to a person, and he said he didn't get it?"

"I don't know," he said. "Maybe they didn't check their other account."

"What are you talking about?" they demanded. "What other account?"

My bookkeeper continued.

"We received an email from you instructing us not to use the Bank of America account because it was under audit, but to only use the PNC account. We've been following instructions based on that email."

"We don't know of a PNC account. We never dealt with PNC - we only use Bank of America."

At that point, my bookkeeper said, "Maybe you should bring in your controller."

An old lady came down and said, "We never had a PNC account. We only use Bank of America."

The conversation continued with my bookkeeper on speakerphone.

"How can you tell me there's no PNC account? I received an email saying that your Bank of America account is being audited and that you are no longer using Bank of America."

Finally, we pulled up the email on a computer. As the hotel looked at the email, everything matched: the name of the controller, the name of the sales manager, the signature, and the names of everyone in the company. Finally, they checked the email address. To be somewhat circumspect, let's say it should have said sharry@thecclaridge.com, but the address was from sharry@thecclaridger.com (with an extra "r"). The bottom line is that the whole thing was a terrible scam. At one point, the criminal who sent the email had bought Claridger.com.

Someone in Toms River who wanted to help me was able to find out who bought the Claridger and when he purchased it. Unfortunately, the criminal was in New Zealand! And I wasn't planning to fly off to New Zealand searching for a scam artist. This type of crime is called "phishing", and it is very common! And that is how I became the victim of a horrible scam.

What a shock! Was the hotel willing to work with you?

I was standing there, trying to absorb the appalling situation, and the hotel told me that I was a fool who fell for a phony email.

“You did not take the time to call us and verify that the email came from us before you sent the money. Therefore, you don’t deserve the hotel. You won’t be able to recover the money that you sent to the wrong people or come up with new money in time. Quite frankly, when we only received screenshots without the money on Monday and Tuesday, we already got new customers.”

What did you do?

I felt paralyzed like I couldn’t breathe. I called the bookkeeper and said, “We don’t have the hotel. It’s over.”

I sent out an email to our customers saying we had been victims of a financial scam and we weren’t sure if we would be able to host a program. I wasn’t ready to cancel completely because I was still hoping to find another viable option. A cacophony of noise erupted - not just from the customers, but from the vendors, too.

As word spread about the travesty, how did people react?

I got numerous calls from very big companies, some of whom are our vendors.

“Heshy,” they told me, “This just happened to us a few months ago. The person who can help you is an FBI agent by the name of Mr. Chapman - he has been able to recover some of our money.”

I called Mr. Chapman.

“Unfortunately, this happens every day,” he informed me.

“Okay,” I said, “So why isn’t anyone doing anything to stop it?”

It was a good question that went unanswered. Then I called back the people who had given me Mr. Chapman’s contact information.

“Why doesn’t anyone put out an article about this? Tell people: Before you send out money, verify!”

They all agreed that it was the right thing to do, and SOMEONE should definitely do it!

Shortly afterward, I got a call from a *chashuve* person in Lakewood.

“I am giving you money for your family for Pesach.”

Once again, my mouth dropped open.

“You don’t even know me!”

He said, “I want you to have money for your family for Pesach. I understand your situation.”

Right after that happened, an editor of a magazine reached out to me. I am very close with their staff, and they were interested in writing my story as a feature. When I shared the unbelievable story about this person giving my family money for Pesach, the editor understood his motives.

“Do you know why this person is giving you money?” The editor asked me. “Years ago, we published a story in our magazine. It was about someone from a big company who received a call from his secretary. She asked him, ‘Did you just send an email asking me to wire you a large amount of money?’ Of course not! Surprised, he responded with a question of his own. ‘Why are you asking me now? You never asked me before when I instructed you to send money by email.’ Her answer was a shining example of classic Yiddishkeit 101. She said, ‘Because this was the first time you ever wrote Dear Esty, calling me by my first name.’”

The editor continued. “The article planted in people’s minds that these alarming scandals are real. This generous *ba'al tzeddakah* realized that you were also a victim of a terrible scam just like that boss in the story. He was moved by your plight and had a deeper understanding of the situation because of that article.”

Did you hold the bookkeeper accountable?

No, I couldn’t do that to him. Interestingly, this was the first year I had hired a bookkeeper! He was highly recommended and handles many of the big accounts in Brooklyn. So, with all his experience, how did this slip through his fingers? I realized that if this can happen to a smart guy like him, then it can happen to anyone. He is a *chashuva avreich* who learns, runs a shul, and is also a bookkeeper. Rather than penalize an innocent man who was just trying to do his job, I determined to do something to prevent other people from going through this type of suffering.

That is very special! What did you decide to do?

I sent out a video clip of what happened to me with a warning that “This can happen to you, too.” Then, I received a call from a mashgiach who said, “Heshy, there’s a private investigator in Lakewood who deals with these kinds of crimes. He has helped many Yidden in Lakewood.” I sat down with the investigator and asked, “Can you locate the criminal?” The investigator sat down with me and shared hair-raising stories about scam crimes that happen to people in Lakewood every day, not just phishing. For example, someone went to a car dealer to buy a car and then found a better deal on eBay. When the seller from eBay sent him a PayPal link, the customer’s credit card payment didn’t go through. Embarrassed, the customer apologized and assured him that there was money in the account, but for some reason, the transaction was not being processed. The seller “decided to be nice” and offered to help his customer. He told him to wire him money and gave his bank account details even deducting some money from the original price as a kindness. The unfortunate customer didn’t notice that the PayPal link was missing the PayPal.com URL link and was setup not to work in order to win over the buyer. He promptly wired money to the seller, but a car never materialized...

The investigator shared other stories that happened when people tried to open an Amazon business. They ordered the merchandise, gave a deposit and later were asked to pay the balance. Just like in my story. They received an email saying, “We’re no longer using this bank. Please wire the money to a new bank account.” They followed the instructions, and suddenly, they were \$30,000 out with no merchandise! Often, these are men who are still in shana rishona, and in the blink of an eye, they find that their lives are in tatters!

So, I am working to start an organization. It’s called Money Management Awareness, MMA, and the goal is to make people aware of what’s out there. I plan to create a website and will share what is considered a safe investment and what is not. I will invite anyone to share a similar story that can help people learn how to protect themselves.

How did people react to your video clip?

Unfortunately, people can be judgmental. Many wondered, “Is Heshy telling the truth?” or “How could the bookkeeper be so stupid?”

If I had not said a word about my situation and didn’t try to make the public aware of these types of scams, I would not have been thrust into the limelight. However, once a story becomes public, the story no longer belongs to the person who experienced it. Now anyone can have an opinion about the story. Unfortunately, now I can often find myself in a public setting getting stared at from head to toe. People approach me and have all sorts of questions. They don’t believe in my innocence; they blame me or my bookkeeper... This took a very big toll on me and my family. My biggest crime was trying to help bring awareness to prevent other from falling victim to these types of scams.

Looking back at this story, what lessons can you share?

The rumors that circulated about me on chats and social media took a toll on me. But then I came across a book written about the life of Rav Chaim Kanievsky z”tl and discovered an unbelievable story that happened to him. When he released one of his many seforim, some people attacked him for some of his opinions that he wrote about with the outmost disrespect. Attack Rav Chaim? Can you imagine? Incredulous, people asked Rav Chaim, “Aren’t you going to respond and defend yourself?” He calmly replied, “No, this will die out on its own. The truth always comes out.”

This is what I must remember - the truth always prevails. Do I have anything to hide? B”H, I do not. The FBI is working with me, not against me. Those who search for truth and want to live by truth will understand this.

Another lesson to learn from this saga, besides being careful with your money, is to stay away from social media and chats. No one ever gains from it. The need to constantly be updated takes away from your learning, your wife, and most importantly, your beautiful children that want your attention. It’s not worth it.

What’s going on with the business lately?

I took a little time off to get back to myself, but I got more calls for Shavuot and Shabbos Nachamu this year than I ever did before.

That's incredible! It seems like Hashem is trying to pay you back for the pain and suffering. What are your plans for the future?

Well, this episode knocked me down, so I needed to step back and take a break. But I'm a go-getter and have a fighting spirit. I've always been the type of person you can push to the ground, but then I pick myself up and march forward. This onslaught has taken me a little more time, but I'm getting there. So, stay tuned for future events.

Thank you, Heshy, for the wonderful events you have provided to enhance so many Shabbosim and Yomim Tovim year after year. We look forward to hearing about your upcoming programs as well as the new MMA initiative that you are launching.

Feel free to share if you have been a victim of any type of fraud with Heshy by sending him an email to HeshyGoldstein@gmail.com. (Names will be kept strictly confidential.)