

WHY ARE WE SO GULLIBLE?

We are just plain greedy

It seems to be part of our human nature to want what others have whether we are entitled to it or not. In truth, we owe everything to our Heavenly Father who by His grace gives us life, the ability to earn a living, and the freedoms we enjoy. We forget that we came into the world with nothing and we will leave the same way.

We lack contentment

When are we going to learn that “enough” is enough? Let’s start being grateful for the fundamental joys of comfortable homes, supportive families, satisfied stomachs, and a God who loves us.

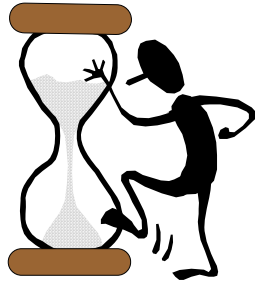
We don’t value work

It’s amazing how we are attracted to ads saying we’ll have

five years to pay off our appliances interest free, and scams that promise huge dollars for a few hours of employment. In essence, we’d like for everything in life to be handed to us on a plate with very little effort on our part. We need to be reminded of God’s parting words to the father of our human race: *“By the sweat of your face you will eat bread, till you return to the ground....”* Genesis 3:19 NASB.

We want it right now

The truth is, we often wanted it—yesterday. Someone has said we are the “microwave generation” where instant is not fast enough.⁶



References:

1. “Making Scams Scram,” *The Saturday Evening Post*, page 32, January 1, 2007.
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3. “California man charged with \$40 million Ponzi scheme,” Don Thompson, Posted Internet, March 20, 2009.
4. “Making Scams Scram,” *The Saturday Evening Post*, page 33, January 1, 2007.
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Distributed by: Dakota Conference Stewardship Ministries. **Acting Director:** Larry Priest.
Produced by: Pacific Union Conference Stewardship Department. **Director:** Gordon Botting.
Design/Assistant Editor: Carol Lowe.
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The Stewpot

A potpourri of practical ideas to help you become a better steward

May 2009
Volume 14, Issue #5

SCAMS FOR ALL AGES

By Gordon Botting, DrPH, CHES

“Nothing is more common on earth than to deceive and be deceived,” wrote the 18th century German author Johann G. Seume. If Seume’s statement was true three hundred years ago, how much more so in the 21st century, thanks in part to the worldwide Internet that allows online hucksters to develop global moneymaking scams. In addition, con artists are constantly coming up with creative and timely new methods to swindle the gullible public.¹ Listed below are just a few examples of new and not so new rip-offs.

Elder Scam

In the *WISERWoman* quarterly newsletter, this sweetheart scam was described. “Authorities in New York arrested a woman last year for theft of hundreds of thousands of dollars from an 85-year-old man, in what experts refer to as a ‘sweetheart scam’. In this particular case, the woman befriended an older man, telling him hard luck stories, including that she had cancer, to persuade him to give her money. She eventually talked him into giving her his ‘power of attorney’ and used it to obtain a home equity loan. She stole the equity loan money.”²



Lesson Learned:

Seniors may be more vulnerable to a wide variety of scams. To make it worse, they often are on limited incomes and are rarely able to recover from these financial losses. We, as their children and friends, need to be vigilant for our elders.

Online Dating Scam

The online dating scam follows this scenario: Pete, a single man in his mid 40’s, begins an online relationship, through a popular dating website, with an attractive female in her early 30’s. Over the next three months they

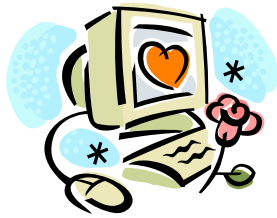
Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality and finances.

email back and forth and exchange photos. Marlene states she would like to visit him and enhance their relationship but she is not able to afford a plane ticket. Pete, flattered by Marlene's interest in him, is more than happy to comply and sends her the \$1,500 for her travel needs. Unfortunately, that is the last time he hears from Marlene—he has been conned.³

Lesson Learned: A scammer may be willing to spend weeks building a rapport with their victim before asking for a dime.

Church Member Abuse

In March of this year, Federal prosecutors charged a Folsom businessman with running an investment scam that bilked approximately 150 investors of \$40 million. Like all Ponzi schemes, he promised his investors high annual returns with minimum risk. Unfortunately, the majority of the money was gone 18 months previously. To avoid being caught, he made up investment statements that continued to report profits and he paid off some investors using other depositors' money. An interesting aspect of this case was that many of his investors were members of his Mormon congregation.³



We as Adventists cannot be coy about this denominational connection, as our own church has been duped a number of times.

Lesson Learned: The majority of pyramid schemes are built on robbing Peter to pay Paul and eventually you just run out of Peters and Pauls. And when it comes to fellow church members, two important principles apply: often they are not members you associate with outside of the church and so you don't really know a lot about them; and secondly, they themselves may be caught in the greed of making fast bucks and will pay the ultimate price of losing their financial shirt.

Auto Rip-offs

When you go vehicle shopping, beware of bogus charges. For example, on the window sticker of each new vehicle is the manufacturer's suggested retail price (MSRP). Another item listed on the sticker is "Dealer Prep."



However, "Dealer Prep" is included in the MSRP, so you are being charged twice. Another is the suggested price — often this price is higher because it is a popular vehicle or

in high demand, so when the salesperson says they will make you a deal, you still end up paying the full price of the automobile. Car salespersons always want you test drive a vehicle—however, while you are test driving, they will use your driver's license and pull up credit reports and previous purchases, which puts them at an advantage.⁴

Lesson Learned: Do your homework before purchasing costly items, such as vehicles, appliances, and home equipment. Look up on the Internet, read *Consumer Reports*, and ask knowledgeable friends about the product. The more you know, the better prepared you are to avoid being conned and the more knowledgeable you are to negotiate a great deal.

So what's the antidote for being scammed?

- On the phone, under no circumstances give out your checking account, social security, or charge/credit card numbers, unless you initiated the call.

- Avoid any offers that require you to "act now." Tell the person you want to sleep on the proposal, and you definitely want to pass it by your spouse or a trusted friend.
- Never have work around your house or maintenance on appliances and equipment started without an upfront contract. Ask to see city or county permits and professional licenses before agreeing to have work initiated.
- Avoid help-wanted ads that require money up front.
- Call charities to verify fundraising before you make a donation.⁵
- Throw away mail and delete email with offers that sound too good to be true; and shred personal information in a cross-cut shredder, do not just throw away with trash.
- Hang up on any phone calls that promise you miracle cures or predict the future.

"Once you have expressed interest in a particular scam, you could be inundated with information on other scams. The main purpose of some scams is just to create a sucker's list that gets passed around among other scammers." — Sarah Nathan, Massachusetts Attorney General's Office.