

Scam and Hoaxes

Tammy: This is what my friend Jaci said to me: 'I met the most amazing man today. He came to my house and told me that his bank has a special deal at the moment. If I give them ten dollars every month, then at the end of two years the bank will give me five hundred dollars! Five hundred dollars all of my own! I think I'm going to do it! Just think what five hundred dollars will do... I could pay for university for the children, or buy some new clothes! We could eat at a restaurant every night... we'd be rich! Maybe you should do this too! We can be rich together!'

Carol: Hello and welcome to Women of Hope... we're so glad you can be here with us, I'm Carol...

Tammy: And I'm Tammy. Well Jaci is very excited about her new plan to get rich. It sounds so good doesn't it?

She gives the bank one hundred and twenty dollars, in small amounts each month, and then at the end of the time they give her five hundred dollars. That's four times what she paid them! But is this all just too good to be true?

Jaci is already dreaming of all the things she could spend her money on. Do you ever dream of having enough money to live without fear about bills or big costs? Do you dream about a new set of clothes or eating a meal you don't have to cook? I do too. But as we dream about having more money, or a more comfortable life, we must be careful not to let ourselves be deceived by people who just want to take advantage of us.

Carol: It's a sad fact that there are people in this world, men *and women*, who want to steal money from others. Some people steal money from your pocket or your house when you're not looking. Other people will tell you lies and false stories so that you will give your money to them. These people are known as 'scammers'.

Scammers want two things from you, your *money* or your *personal details*. They might come to your door, call you on the phone, or write you a letter telling you of their plans. But their offers will always be amazingly good with lots of rewards for you. But what they tell is not the truth...it's a 'scam'! They will lie and make false promises to you so that they can have your money or your information. Today we want to talk about *scams*, and the ways people can lie to you to take your money or your information. We hope this will help you to be wise and save yourself from becoming a victim of these hurtful people.

Tammy: Now let's talk about Jaci's story for a little while. My friend Jaci is a single mum. Her husband left her for another woman and she alone cares for her children and grandchildren. Over the last few years her life has been difficult and she needs to be very careful with her money to make sure she can buy all that she and her family need. It's easy to see how the idea of giving up a little bit of money each month for a huge reward seemed really good to her!

Carol: But the truth is, this man who came to Janet's door was a scammer. He was hoping Jaci would agree to give him money each month. But even if she did this, there would be no money at the end of the two years for her. Or perhaps, even worse, if Jaci was unable to pay sometime during those two years, he would demand more money or cancel the whole deal.

Have you heard that saying: 'If a deal sounds too good to be true, then it probably is'? This means if an offer sounds wonderful, with lots of rewards but it won't cost much, it's most likely some kind of lie or *scam*. *Scammers* want you to be so excited by the chance of wealth and a comfortable life that you agree to their plans quickly, without too much planning or thinking.

Tammy: So how can we stop ourselves from being harmed by these scammers and liars?

First, *ask questions!* Lots of questions!...

What happens if I can't pay my ten dollars one month?

What happens if something bad happens in my family and I need to use the saved money?

What papers can you give me to explain this deal?

Can you give me the address and phone number of the bank so I can have my brother, uncle or father ring them to find out more information?

Unfortunately, scammers will probably have lies to answer all of these questions. BUT by asking them you may just discover that some answers don't quite make sense. In your culture, it may not be appropriate for a woman to question a man in this way, but by doing this you may save yourself a *lot* of trouble and money.

Carol: The next thing to do is to *ask someone for another opinion*. The men and women who carry out these scams and lies, like to make you feel alone, so that they can persuade you to do what they want. Maybe you are embarrassed by your need for money, so you don't want to tell anyone else what you're thinking of doing. But this just makes you more vulnerable and likely to believe their lies. So, find someone you trust, tell them about your need for more money and ask their advice about the plan you've been told about. See what *they* think about the idea; does it sound real and believable to them? A person who knows about business and finances, would be a great person to ask.

Tammy: Be aware that scammers are *very clever*. My friend Jaci, was a single mother, she was struggling to pay her bills, her father had passed away and she was very alone. She was a good target for a scammer as she did not seem to be protected. Are you a target? Have you recently got some money or land from someone's will? Do you have trouble understanding English? Are you so eager to have more money that you don't stop, ask and think about all the details? Don't be a target and a victim for these liars! Be wise and think carefully before you begin any deals with money. Ask questions. Get another person's opinion. And do some research!

Carol: It may also be possible to do some research about this company who's offering such good deals. Ask for a brochure or booklet explaining the company. Use the Internet to look up the company. Does the company have a website? Ask friends in business to do some research for you.

Does the company or person have a phone number in the phone book, have a look and see? If they don't, don't trust them. But remember that websites, brochures and phone numbers can all be created to make a company look real and honest BUT by looking you have a better chance of knowing if this is a real deal or not. Your money and personal information are precious; a little bit of research now may save you lots of pain later on.

Tammy: Today on Women of Hope we're talking about people who want to steal your money or personal information – scammers. When Jaci was talking to the man about investing her money in his bank, he wanted her to give him lots of details about herself. He wanted to know her full name, address, birth date and what bank account the money should be put into. This is information that a real bank needs to know. But with this information a liar and a scammer can pretend to be you and get access to your money or do criminal things pretending to be you.

Protect your personal details very carefully. Don't give *anyone* details about your bank accounts, ID numbers, or your date of birth unless you're sure they are who they say they are – like your own bank, or a person you know very well. These details are your unique information, which the government uses to identify you. Don't let liars and cheats have the information they need...so they can pretend to be you.

Tammy: So, my dear friend, be wise with your money and your information. Don't be afraid to ask

questions, get the opinions of others and look for more information. Don't believe the lies of hurtful people who want to hurt you and your family.

Tammy: We've been talking today on Women of Hope about how hard it is sometimes to know who to trust. Yes we will come across liars and cheats in our life, but God's word, the Bible, is something we can *always* trust. It will *always* be true.

Carol: Do you ever feel scared about the future? When you hear about wars or earthquakes happening does that worry you? Many people believe that everything that happens in this life is random...with no one in control. When people talk about bombs or nuclear explosions it can make us fear for our lives.

Just like the people we talked about earlier who try to trick us into giving our money or personal information, we are being tricked into believing that God is not in control of what will happen in the future. To say that no-one is in control is a lie or a hoax.

Tammy: When Jesus was on earth, he spoke about the future and even talked about some of the scams that people would use to make us feel afraid instead of trusting that God is in control.

Listen with us as Carol reads some of Jesus' words from God's word the Bible. See if you can find one of the lies Jesus talks about here.

These words of Jesus are recorded in chapter 24 of Matthew's gospel:

Carol:

3 Later, as Jesus was sitting on the Mount of Olives, his disciples came to him in private and asked, "When will this happen? What will be the sign of your coming and of the end of the world?"

4 Jesus answered: "Don't let anyone fool you. **5** Many will come and claim to be me. They will say that they are the Messiah, and they will fool many people.

6 You will soon hear about wars and threats of wars, but don't be afraid. These things will have to happen first, but that isn't the end. **7** Nations and kingdoms will go to war against each other. People will starve to death, and in some places there will be earthquakes. **8** But this is just the beginning of troubles.

9 You will be arrested, punished, and even killed. Because of me, you will be hated by people of all nations. **10** Many will give up and will betray and hate each other. **11** Many false prophets will come and fool a lot of people. **12** Evil will spread and cause many people to stop loving others. **13** But if you keep on being faithful right to the end, you will be saved. **14** When the good news about the kingdom has been preached all over the world and told to all nations, the end will come.

36 No one knows the day or hour. The angels in heaven don't know, and the Son himself doesn't know. Only the Father knows.

42 So be on your guard! You don't know when your Lord will come. **43** Homeowners never know when a thief is coming, and they are always on guard to keep one from breaking in. **44** Always be ready! You don't know when the Son of Man will come.

Tammy: Thanks Carol. Jesus had a lot to say about this, didn't he? Let's help each other remember what he said. What lie did Jesus say would happen before the end of the world?...

Yes, Jesus said twice that people would pretend to be him, the Messiah, God's chosen one. They would be false prophets, people speaking lies not truth. In fact Jesus' actual words were, "Many false prophets will come and fool a lot of people." The Bible says that Jesus will return to earth as judge of all people, then after that, all those who believe in him will spend forever with God. But before that happens many fake leaders and prophets will pretend to be the One. If their teaching

and lifestyle don't fit with what the Bible says, don't believe them! They are liars and cheats.

Carol: There's another lie that tries to turn us away from the truth that God is in control of the future. And that's the idea that the world will be destroyed by one of the terrible events that happen on earth. Jesus tells about a few horrible things that will happen before he returns. Can you remember some of the things he says?...

That's right...wars, famines, earthquakes are a few of the things Jesus says will happen. Followers of Jesus will be arrested and killed. Evil will be all around. In hard times we can think that God has forgotten about us, or that he is no longer in control over the events that happen. That's another lie! Don't believe it! The truth is that God is loving and always with you, hearing your prayers, even in the most difficult circumstances. That's why Jesus warned us that these things would happen, so we don't need to worry. We can *know* that God is in control...and that Jesus *will* come again soon.

Tammy: There was one more thing that Jesus said needs to happen before he returns. Can you remember what it was?...

Here are the exact words Jesus used. He said, "When the good news about the kingdom has been preached all over the world and told to all nations, the end will come."

So the end of this world is also linked to everyone in the world hearing about Jesus, God's Son who died on the cross. He gave his life to mend the broken relationship between people and God, that sin creates.

Maybe that's why the time of Jesus' coming is unknown to everyone, except God the Father...as God the Father is the only one who knows when the good news has reached every corner of the earth. This is another reminder that the end of this world is in God's control.

Carol: There was one final exciting promise that Jesus made in this talk with his disciples. He said that there's a reward for those who stay faithful to him until the end. Do you remember that part?...

It's such an exciting promise; let me read it to you again. 'Jesus said, "But if you keep on being faithful right to the end, you will be saved."

Aren't they fantastic words? Those people who suffer persecution and trouble, still trusting in Jesus, will be saved! Saved from the punishment for their sins BUT, also saved from spending eternity away from God and all his blessings.

Tammy: The last thing Jesus said at this time was a warning. Always be ready! Jesus used the example of a thief breaking into someone's house to show how unexpected his return will be. Jesus gave us some clues about the events that will happen before he comes again. But even with that knowledge it will come as a surprise to all of us, so we need to be prepared.

How do we get ready for Jesus' return? How can we be saved? It's simple really. We need to make sure our hearts are trusting in Jesus. We do that by praying to God and asking for his forgiveness. Then we can live each day trusting in him to guide us...to protect us and correct us when we make mistakes.

Carol: Would you like to be ready for Jesus' return? Would you like the peace of trusting in God for the future events in your life? Would you like to know that you will be with God forever? Then perhaps you would like to pray a prayer like this one, so you too can be saved.

Father God, thank you for creating me and this world I live in... Thank you for sending Jesus to earth to die on the cross so I can be forgiven... I'm sorry for all the times I've done things I knew were wrong, in my actions or thoughts... Please forgive me.

Jesus, I ask that you would come and live in me, to show me how to live your way... Please help me to trust you and learn more about you... Amen.

Tammy: If you prayed that prayer with Carol, we would love to hear from you.

Carol: It's time for us to go now. We'll be praying for you that you'll be wise and not be tricked by people who tell lies about Jesus and his love for you.

Goodbye now and God bless you.

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