

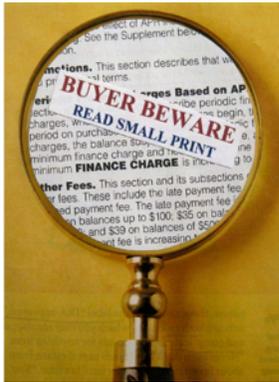
STEWARDSHIP ALERT!

SCAMS, SCHEMES, SWINDLERS ON THE LOOSE!

by Rev. Thomas Soltis, SELC Stewardship Director

CHECK THINGS OUT

Before investing or making a purchase, check things out. Jesus displayed a sense of humor in His “Parable of the Great Banquet” where two lame excuses trigger smiles. One excused himself by saying: “I have just bought a field and I must go see it.” (Luke 14:18) Only a fool would buy land without examining it first. Another also gave a ridiculous excuse: “I have just bought five yoke of oxen and I’m on my way to try them out.” (Luke 14:19) Without testing the oxen first, the foolish buyer could end up with lame, weak or sickly animals. An old English proverb says it well: “A fool and his



money are soon parted.” When I was a college sophomore (the word means “wise/foolish”), I quickly bought a sport jacket from a New York street vendor dirt cheap. It turned out one sleeve was too short; the other too long.

THE GREAT RECESSION FRAUDSTERS

Some people are receiving phone calls about economic stimulus payments from callers impersonating IRS employees. Social security and bank account numbers are requested. Emails, claiming to come from the IRS, request recipients to click on a link to fill out a form for direct deposit payments into their local bank account. These are identity theft schemes. If the IRS needs information, you will be contacted in writing. There is also no need to pay for information on how to get money from the stimulus package. Illegitimate companies are also on the loose taking money up front to modify mortgages and then doing nothing.

PREVENT ID THEFT

1. Protect your social security number by putting it in a safe place. Do not carry it with you. Do not share it unless legally necessary.

2. Shred personal information (credit cards, financial records, tax information, etc.)
3. Guard your credit card and number.
4. Beware of “phone phishing” (someone calling to gain personal information).
5. Exercise computer caution. Never click strange attachments or e-mails from someone you don’t know. Never give personal information through pop-up ads or e-mails.

BETTER BUSINESS BUREAU ALERTS

1. Never wire money, provide personal information or share account numbers in order to receive sweepstakes, winnings or prizes.
2. Never deposit a check received from an unfamiliar source with instructions to withdraw and wire all or some of it back. (The check is counterfeit)
3. Don’t respond to a request to pay taxes, customs fees or legal fees on winnings before you receive them.
4. Government grant scams - The government will never contact you to offer a grant; neither do you need to pay a fee for a grant application.

INVESTOR BEWARE!

A classic rip-off known as the “Ponzi Scheme” (or “Pyramid”) pays early investors with money received from later investors. On March 12, 2009, Bernard Madoff pleaded guilty to eleven charges in a fraud totaling nearly \$65 billion. He admitted accepting investors’ money without investing it and then sending them phony income statements while enriching himself. Investor beware! A deal which seems too good to be true is most likely no good and not true.

IMPERSONATORS

Years ago, an elderly couple in my congregation opened their home to two men in gas company uniforms and were robbed. Recently in Cleveland, Ohio, two counterfeit cops robbed four people and actually talked their way past some real police officers. If you haven’t arranged a visit or don’t know the person at the door, don’t open the door.

Therefore be as shrewd as snakes and as innocent as doves. (Matt. 10:16b)