

Avoid the Scam!

- I. James makes clear that failure in resisting temptation is owing to our allowing lust to *lead* us. **JAM 1:14-15.**
- A. Lust by definition is *pleasure, delight, desire*. These are emotions.
 - B. Remember that lust is deceitful. **EPH 4:22.**
 - C. Remember that the trio of trouble is "...the lust of the flesh, and the lust of the eyes, and the pride of life..." (**1JO 2:16**).
 - D. Lust is a con-artist's friend by which he reels in his catch. **2TI 3:6.**
- II. The danger of being led by the lusts of the flesh can be seen in everyday things where the end is not necessarily sin and death (per **JAM 1:15**) but there are nevertheless negative consequences.
- A. What leads people to buy that regrettable vehicle: the sales pitch?, the babe on the TV ad?, the flashy appearance?, the desire for a better image?
 - B. What leads people to take on huge debt for a discretionary purchase: keeping up with the neighbors?, making up for a life of perceived ennui?, easy credit options?
 - C. What leads people into joining a secret order: elitism?, a sense of belonging?, business or political advantage?, ego-stroking?, insider knowledge?
 - D. What leads people to support political candidates who end up hastening national suicide: prospects of revenge upon perceived enemies?, swelling oratory?, gain without pain?, gain by other's pain?
 - E. What leads people into scam investments: instant windfalls?, shortcuts to prosperity?, the allure of getting insider information?, the "I can't believe that I have been selected" mentality? Heed the words of a convicted and reforming con-artist:
 - 1. On the type of character that makes the best scammer: "This may explain why the owners of these scam operations in South Florida recruited their staff at local Narcotics Anonymous meetings. Who's a better talker than an addict? Nobody. Who is more manipulative than an addict? Nobody. Who is more desperate for money than an addict? Nobody. Addicts hustle; that's what we do." (*Confessions of a Con Artist*, A.A.R.P. magazine, Oct-Nov/2012)
 - 2. On the scammer's ruthless duplicity: "On the outside you will see nothing but charm, an engaging personality and swagger. On the inside lies a predator. There is no conscience in this business. It's every man for himself, and the goal is to acquire as much as possible." (Ibid.)
 - 3. On the exploitation of emotion and greed: "Those who believe they'd never fall for a scam don't realize it's not about how smart you are; it's about how well you control your emotions. Fraud victims are people with emotional needs, just like the rest of us. But they can't separate out those needs when they make financial decisions. That's what makes them vulnerable.
'As a master closer, I made it my first objective to get the victim 'under the ether.' Ether is that fuzzy state when your emotions are stirred up and you're so agitated that you don't know which way is up and which way is down. Once I have gotten you into this condition, it doesn't matter how smart or dumb you are. Ether trumps intelligence every time.
'The two most powerful ways to do this are through need and greed. To find a client's emotional need, I'll ask a bunch of personal questions. Then I'll throttle up the pressure by focusing on that need. 'Oh, you lost your job? That's got to be tough.' Or 'So your two kids are in college and the tuition is driving you into the

poorhouse.' Now the person isn't thinking about whether the offer is a scam but instead, 'Here's a fix for my problems.'

'The 'crush' or 'kill' ---that's what we call closing the deal---is emotionally driven. It's not logic. If you apply logic, the answer is, 'No, I am not going to send you my hard-earned money. I don't even know who you are.' If my victims had applied logic to our deals, they would have walked away every time....My scam career was focused on investments like phony oil and gas deals, bogus business opportunities and gold-coin scams. And for these types of investments the perfect victim was almost always a male. Why men? Men are more emotional than women. Men are grandiose; they are full of ego. And that's all driven by emotion; it's driven by insecurity; it's driven by a feeling of inferiority.....Most people who get emotional quickly will fall every time. And if they don't get worked up, I won't waste my time with them.

'The other pathway to the ether is simple greed: I just promise people they can make a ton of money.' (Ibid.)

4. On who is susceptible: "You might be thinking, 'Oh those get-rich-quick scams are obvious, and I would never fall for one.' When I hear people say that only stupid someone fall for fraud, [sic] I feel like asking for that person's phone number. But here's the thing: I didn't want to talk to stupid people, because stupid people don't have \$50,000 lying around to give me. You would be amazed at how many doctors, lawyers, engineers and college professors I ripped off."
5. On the indiscriminate conscienceless scams of the elderly: "I'm often asked how I could have ripped off senior citizens. The answer is that con men target people who have money, and a lot of seniors are sitting on fat nest eggs. It's the Willie Sutton rule: He robbed banks because that is where the money was."
6. On those who frustrate the scammer's efforts: "If prospects are asking a lot of questions or tell me they want to think it over or talk with their lawyer, I will hang up the phone."
7. Christians are not immune to financial scammers, especially if they are not regarding the wisdom of Scripture and/or are letting their lusts direct them.
 - a. Christians' positive attributes can even work against them and make them marks for scammers.
 - b. Christians are encouraged to humility and meekness (**MAT 5:5; JAM 4:6**) and being good listeners (**JAM 1:19; PRO 18:13**) and might be reluctant therefore to hang up the phone or say "No" lest they offend the caller.
 - c. Man by nature loves the underdog and Christians especially do so, since faithful prophets and Jesus Christ are models of being lone voices of good things.
 1. This can give us a predisposition to "commercial Elijahs" who stand against the "establishment story" and coincidentally have the only product or investment that is truly worthy.
 2. Those who see conspiracy in everything are especially easy prey to these kind of con-artists.
8. Concerning the professional con-artist above, do you think that if a vain human is so successful at exploiting the lusts of the flesh to lead someone to financial destruction that Satan hasn't figured out how to use the same means to lead you to spiritual destruction? He is the consummate con-artist; deceit is his strength and his methods DO bring sin and death!

- a. Like the best boiler-room scammer, he is desperate.
 - (1) To oppose God, he corrupted one-third of the stars. **REV 12:4.**
 - (2) He knows he has only a short time. **REV 12:12.**
- b. Like the best boiler-room scammer, he is engaging, charming and confident.
 - (1) He pretends to have your best interests at heart.
GEN 3:4-5; MAT 4:3.
 - (2) He cloaks himself in righteousness, as do his ministers.
2CO 11:13-15.
 - (3) He will present his lies as truth, his temptations as benefits, and will use your lusts to make the sale. **2PE 2:18.**
- c. Like the best boiler-room scammer, Satan is actually a predator. **1PE 5:8.**
- d. Like the best boiler-room scammer, Satan doesn't steal your inheritance, he cons you into surrendering it yourself. **JAM 1:14; ROM 1:24.**
- e. Like the best boiler-room scammer, Satan appeals to your emotions and emotional needs.
 - (1) Recall that lust is *pleasure and desire*, which are emotions. Thus, when you are being led by such emotions, you are being led by the lusts of the flesh. You are then “under the ether”!
 - (2) This is why we must overrule our hearts with knowledge of truth.
PRO 23:19, 12; PSA 86:11; 119:11.
- f. Like the best boiler-room scammer, Satan appeals to your ego and vanity.
 - (1) We read of the man who can be beguiled who is “...vainly puffed up by his fleshly mind” (**COL 2:18**).
 - (2) A novice believer should not be ordained, “...lest being lifted up with pride he fall into the condemnation of the devil” (**1TI 3:6**).
 - (3) Satan loves to make you feel special, important, the chosen vessel for insider information. **GEN 3:4-5.**
 - (4) Flattery is a trap! **PRO 7:21; 29:5.**
- g. Like the best boiler-room scammer, Satan appeals to your greed.
 - (1) The greedy can never have enough (**ISA 56:11**): enough power, enough money, enough women, enough men, enough attention, enough praise, enough importance, etc.
 - (2) “Nature is content with little, grace with less, sin with nothing.” (Watson)
 - (3) One ignition of greed is *envy* (the feeling of mortification and ill-will occasioned by the contemplation of superior advantages possessed by another) and “...The spirit that dwelleth in us LUSTETH to envy...” (**JAM 4:5**).
- h. Like the best boiler-room scammer, the intelligence level of the “mark” is no match for Satan.
 - (1) Satan beguiles the unlearned and unstable soul. **2PE 2:14; 3:16.**
 - (2) Satan beguiles the worldly-wise also.
ISA 47:10; ROM 1:22-23 ct/w 2CO 11:3.
- i. Like the best boiler-room scammer, Satan especially targets those who make for a very sweet victory.
 - (1) “...the adulteress will hunt for the precious life” (**PRO 6:26**), and *allure through the lusts of the flesh* to gain it.
 - (2) Bringing down David by appealing to his lusts was a great day for

- Satan. **2SAM 12:14.**
- (3) Paul therefore strove to keep his bodily desires under subjection.
1CO 9:27 c/w ROM 6:12.
- j. Like the best boiler-room scammer, Satan cuts no slack to the aged, especially if the “mark” is a long-faithful believer.
- (1) Moses was in his 80's when a moment of unbelief because of another emotion (anger) cost him dearly. **NUM 20:12.**
- (2) Former righteousness does not excuse sin. **EZE 33:12.**
- k. Like the best boiler-room scammer, Satan is also frustrated by the saint who seeks counsel and calls his lawyer. **PSA 119:24; ROM 10:13; JAM 1:5-6.**
- (1) He is frustrated by the saint who keeps his heart and soul diligently. **DEU 4:9; PRO 4:23.**
- (2) He is frustrated by the saint who mortifies his lusts. **COL 3:5.**
- (3) He will actually stop calling for a season. **JAM 4:7 c/w LUK 4:13.**