

Scam Protection

A sermon by the Rev. Dr. Jon M. Fancher
Rocky River Presbyterian Church, Rocky River, Ohio
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- Psalm 5 (Good News Translation) ¹ Listen to my words, O LORD, and hear my sighs.
² Listen to my cry for help, my God and king! I pray to you, O LORD;
³ you hear my voice in the morning; at sunrise I offer my prayer and wait for your answer.
⁴ You are not a God who is pleased with wrongdoing; you allow no evil in your presence.
⁵ You cannot stand the sight of the proud; you hate all wicked people.
⁶ You destroy all liars and despise violent, deceitful people.
⁷ But because of your great love I can come into your house; I can worship in your holy Temple and bow down to you in reverence.
⁸ LORD, I have so many enemies! Lead me to do your will; make your way plain for me to follow.
⁹ What my enemies say can never be trusted; they only want to destroy. Their words are flattering and smooth, but full of deadly deceit.
¹⁰ Condemn and punish them, O God; may their own plots cause their ruin. Drive them out of your presence because of their many sins and their rebellion against you.
¹¹ But all who find safety in you will rejoice; they can always sing for joy. Protect those who love you;
¹² You bless those who obey you, LORD; your love protects them like a shield.
- Luke 12:22-32 (Good News Translation) ²² Then Jesus said to the disciples, "And so I tell you not to worry about the food you need to stay alive or about the clothes you need for your body. ²³ Life is much more important than food, and the body much more important than clothes. ²⁴ Look at the crows: they don't plant seeds or gather a harvest; they don't have storage rooms or barns; God feeds them! You are worth so much more than birds! ²⁵ Can any of you live a bit longer by worrying about it? ²⁶ If you can't manage even such a small thing, why worry about the other things? ²⁷ Look how the wild flowers grow: they don't work or make clothes for themselves. But I tell you that not even King Solomon with all his wealth had clothes as beautiful as one of these flowers. ²⁸ It is God who clothes the wild grass—grass that is here today and gone tomorrow, burned up in the oven. Won't he be all the more sure to clothe you? What little faith you have! ²⁹ "So don't be all upset, always concerned about what you will eat and drink. ³⁰ (For the pagans of this world are always concerned about all these things.) Your Father knows that you need these things. ³¹ Instead, be concerned with his Kingdom, and he will provide you with these things. ³² "Do not be afraid, little flock, for your Father is pleased to give you the Kingdom.
- Sermon-in-a-sentence: God's Kingdom is within us when we surrender our willfulness and open our hearts to God's rule.

My minister friend Dan saw this happen right in front of him not too long ago. One of our community's senior citizens stepped up to the customer service counter at Target. She told the clerk, "I want to buy \$2,000 in Target gift cards."

The clerk's eyes shot up from the register to look at the woman. "Ma'am, excuse me," she said. "May I ask why you're purchasing so many gift cards?"

She answered, "I need to pay back taxes to the IRS. The man on the telephone told me that buying gift cards was more secure than trying to process a payment by check."

The clerk said, "Just a minute, please," then called over a supervisor and explained the situation. The supervisor called the police, who arrived in quick fashion and helped determine that the customer was about to have been taken advantage of by a telephone scammer. The awareness of that clerk at the customer service counter saved the woman from losing \$2,000.

We've all heard of internet and telephone scams. An email scam using my name was unleashed this past summer. You've probably received telephone calls supposedly from the Internal Revenue Service or Social Security warning you of severe financial consequences or even jail time if you don't settle an overdue balance immediately. The latest scam twist has someone from Publisher's Clearing House giving you the happy news that you've won a big cash prize... but in order to release it you need to make a payment.

Last week the social worker at the Rocky River Senior Center told the Rocky River Clergy Association of a green-card immigrant here in town who has been working hard to be able to make a life for himself and his family, all of whom are here legally. This summer he worked an extra job as a painter and was able to save up \$12,000. Recently he received a call. The IRS asked about any "extra income" he may have earned, and when he told them that it was \$12,000 he was threatened with immigration action against his family unless he submitted it immediately. He complied with their instructions, bought \$12,000 in Home Depot gift cards, then provided the caller with the numbers on the cards. Some days later when he talked about this scary incident with the social worker, she called the police. They were able to track the gift cards and learned that within a matter of hours all \$12,000 worth had been spent on merchandise at Home Depot stores all over the country. The good-intentioned but unwitting and vulnerable immigrant still doesn't understand why he can't get his money back.

We have published – and will continue to publish – alerts about how to be aware of scamming activity. It's happening everywhere. My father was almost scammed a month ago, but before he acted, he discussed it with someone and realized that the situation was fraudulent, not real. The social worker asked the clergy to assure people that no federal agency is going to call, or threaten, or ask you for money. If you have unsolicited calls trying to sell something or threatening that you owe something or telling you that you've won something, do not respond. The best thing to do is simply hang up, then call the county's Scam Squad or your local police department or the Rocky River Senior Center social work office:

- Cuyahoga County's "Scam Squad": (216) 443-SCAM (7226)
- Rocky River Police Department: (440) 331-1234
- Rocky River Senior Center social work office: (440) 333-6664

Financial fraud isn't the only kind of scam we're susceptible to, though. I can think of other beliefs or mindsets or practices that can rob us of things that are precious to us. Like financial scams, these beliefs or practices seem perfectly normal, even beneficial. But they entice us to squander precious resources and give them away or throw them away.

One self-inflicted scam is what's often called "workaholism." I'd suggest that this can affect you whether you're receiving a paycheck or pension or you're engaged in the unheralded daily routine of managing a household and family. Recent data shows that the average American is working about 39 hours per week, up about 1 hour per week compared to 40 years ago. But the average American is also working about 4 weeks per year more than they did 40 years ago. So the average person working 170 hours more per year than we used to. And that doesn't take into account the fact that "an estimated 40% of U.S. employees regularly work more than 50 hours per week, and 20% work more than 60 hours per week...."¹

Why? Perhaps we feel job insecurity and don't want to be squeezed out or left behind by other go-getters. Perhaps our superiors display workaholic tendencies and expect nothing less from us. Maybe we're driven to try to accomplish more than the average person. We might be

¹ Maurie Backman, "Here's How Many Hours the Average American Works Per Year How does your schedule compare?" in *The Motley Fool* at <https://www.fool.com/careers/2017/12/17/heres-how-many-hours-the-average-american-works-pe.aspx> accessed 11/14/2019

motivated by that good old “Protestant work ethic” which instilled the belief that productivity and disciplined effort in our work reflect our degree of faithfulness. So we allow the balance of our lives to get out of whack, sacrificing time with family and friends, foregoing time for rest and recreation, putting off allocating time to calm and feed our spirit. Do you know people who have been scammed by the siren call of workaholism?

Another way we might scam ourselves is with good old-fashioned greed. When we’re infected by the seed of greed we find that we’re never satisfied with what is ours; we never have enough. We always want more. We ignore the Tenth Commandment and covet the neighbor for his or her house or spouse or tools or toys. We get duped into giving up our appreciation for what we have because it’s never able to satisfy us. Our ability to live in the moment is taken from us because we’re always living for what we want to attain in the future.

It’s ironic that a constant focus on the future can scam us out of the preciousness of today. We assume that we always will have tomorrow, so we take for granted where we are and who we’re with and what we’re doing today, at this point in our lives. Garth Brooks co-wrote a song called “If Tomorrow Never Comes” that gives a poignant wake-up call to the reality that we shouldn’t take for granted that there will always be time “later” to show appreciation or express love. Part of the song says

I've lost loved ones in my life
 Who never knew how much I loved them
 Now I live with the regret
 That my true feelings for them never were revealed
 So I made a promise to myself
 To say each day how much she means to me
 And avoid that circumstance
 Where there's no second chance to tell her how I feel
 'Cause if tomorrow never comes
 Will she know how much I loved her?
 Did I try in every way to show her every day
 That she's my only one?
 And if my time on earth were through
 And she must face the world without me
 Is the love I gave her in the past
 Gonna be enough to last
 If tomorrow never comes?²

I’m sure you could think of other beliefs or mindsets or practices we willingly or unconsciously embrace that act almost like self-inflicted scams, robbing us of things that are precious to us.

Did Jesus alert us to scams we should be wary of? Yeah, in a way I believe he did. Luke’s gospel describes an occasion when a crowd of thousands came together even though they were in a very tight, compact space, so anxious were they to hear the guidance of the Teacher. Jesus counseled his disciples and followers not to allow themselves to be consumed by worry about getting the stuff of daily life – things like food and clothing.

“Don’t worry about food,” he told them. After all, he explained, birds don’t plant or tend or harvest or store up crops, but God provides for them. And even though flowers have only a

² Garth Brooks and Kent Blazy, “If Tomorrow Never Comes” at <https://genius.com/Garth-brooks-if-tomorrow-never-comes-lyrics>, accessed 11/14/19

short season of life, God appoints them with beauty that rivals a monarch's regal vestments. "So why worry about clothing?" Jesus asked.

His advice is simple: "Don't be all upset, always concerned about what you will eat and drink....Instead, be concerned with [God's] Kingdom, and [God] will provide you with these things."³

Jesus's advice is simple. And it's hard. It's hard for us not to worry about today and tomorrow, about having enough or being left behind. Our anxiety about the future can leave us susceptible to being scammed by those who take advantage of our desire to do the right thing or to not do the wrong thing.

But Jesus says, No, "be concerned with [God's] Kingdom...." Be concerned with God's kingdom. Jesus wants us to focus our attention, to direct our energy, to shape our prayers toward shaping our hearts so that we will live, we will rest in a confident, peace-filled trust in God.

How do we concern ourselves with God's kingdom amid the challenges we face in our nitty-gritty lives?

- Picture God giving you strength to handle a tricky, perhaps even overwhelming circumstance that's arisen in your life.
- Notice how God is guiding you as you approach a particular turning point in your life.
- Sense how God is offering you an unexpected calming confidence even when twinges of anxiety are poking at you, trying to undermine your trust in God's presence in this moment in your life.

Children of God are less vulnerable to scammers trying to entice us with riches or intimidate us with scary threats. We're focused instead on seeking to be "righteous" —to be "right," to be "in line," to be "on board" in seeking God's Kingdom. We try our best to live according to God's will, God's plan.

God's Kingdom is not some distant, future goal; it's within us when we surrender our willfulness. Jesus calls us to open our hearts to God's rule. How? We start embracing God's Kingdom by accepting Jesus to be our Savior and Master and Guide.

Let us pray: Sovereign Creator: if we've been seduced by promises of riches and pleasure, or if we've been intimidated by threats of penalties or shame, show us that the scams of any age are no match to the rewards of seeking your Kingdom. Help us seek your will, your righteousness, your "right way" for ourselves, for those we love, and for all your children. We pray with confidence in the power of the name of Jesus your Son and our Master. Amen.

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³ Luke 12:29, 31 Today's English Version