

# PROTECTING YOURSELF AGAINST TEMPORAL AND SPIRITUAL FRAUD

*Stay safe by learning to recognize  
and avoid deception.*

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**I**t was a sunny afternoon in Southern California when 80-year-old Doug answered the phone.

“Grandpa, is that you?” a man said. “This is your grandson Max. I’m stuck in New York City and need help. Can you please send me some money?”

Doug had an unsettled feeling. If a family member really *was* in trouble, he wanted to help. But he didn’t recognize the voice on the phone. And he hadn’t heard about anyone making plans for a cross-country trip.

“Grandpa? I need help right away! Please?”

Even though it was difficult to turn down someone claiming to be in need, Doug decided to end the call.

“I’m going to call your dad,” he said. “If this really is Max, we’ll get you the help you need—”

He hadn’t even finished the sentence before the person on the other end hung up. Within minutes, Doug had confirmed that his grandson was safe and sound. The call had been a scam.



## NO ONE IS IMMUNE

Millions of people, including Church members, are victims of fraud each year. It's so common that there's now a "Fraud Prevention and Detection" class at Brigham Young University. In 2008, the First Presidency asked bishops in some areas to read a letter at church.

"Reports of fraud schemes and unwise investments prompt us to again counsel members," the letter stated. "We are also concerned that there are those who use relationships of trust to promote risky or even fraudulent investment and business schemes."<sup>1</sup>

Perhaps you've already been a victim of fraud of some kind. If so, don't be ashamed, and don't despair—there are plenty of resources available to help you foil future fraudsters. This article will share examples of different schemes, including tips for protecting yourself. Perhaps you could share this article with loved ones and talk about a protection plan together.

It's also important to understand that fraud isn't just a temporal problem. The last part of this article will focus on avoiding spiritual fraud, with examples from Church history, which we will be studying



next year. God loves us and wants us to be safe—in *every* way!

## AVOIDING TEMPORAL FRAUD

Matt Visher, who helped train Church members and others about fraud protection while working for a credit union, said dishonest schemes tend to have a few things in common. They use a sense of urgency to pressure people into making quick financial decisions. They use shared spaces—like physically accessible mailboxes or public internet networks—to steal from others. And they use relationships of trust to take advantage of generous people.

"Know who you're dealing with," he said. "And don't believe promises of easy money."

Based on information Brother Visher shared, here are five types of common fraud today, along with tips for keeping your money and information safe.

### **Mail theft**

*When someone uses illegal mail activity to steal items or information.*

- **Example:** Someone steals a new credit card from your mailbox, activates it, and uses it to order packages sent to a place where they can easily snatch them.
- **Protection tip:** Check your mail daily and account statements regularly. If you go on vacation, ask someone to collect mail for you, or have the post office hold it. When you order a package online, ask that it be delivered when someone is home instead of it being left on the doorstep.

### **Phishing**

*When someone uses messages and links to steal private information.*



If a situation seems suspicious, take the time to do some additional research and ask for help.

- **Example:** You get an email that looks like it's from your bank. It says you need to click on a link and enter your account number and password to "verify your profile." In reality, this link leads to an imitation site designed to steal your information.
- **Protection tip:** Legitimate businesses shouldn't ask you to follow links to share sensitive information. Don't hesitate to call customer service and ask about a suspicious message. Regularly change passwords—you could make a habit of changing them each six months at general conference time. Passwords should be a combination of letters and numbers.

### **Malware**

*Harmful software, like viruses, that can infect your computer.*

- **Example:** You receive an email message from a friend that says, "I can't believe this is you!" with a video file attached. When you download the video, it embeds harmful software onto your computer and then forwards the same message to everyone in your contact list.
- **Protection tip:** Never open email attachments, internet files, or flash drives unless you're sure you can trust them. If something seems suspicious, contact the sender and make sure the attachment is legit. Avoid using public Wi-Fi (like at airports and restaurants) as people can use shared networks to spread malware.

### **Social media scams**

*When someone uses fake social media profiles, ads, or job postings to convince people to share money or information.*

- **Example:** On Facebook you see a soldier asking for donations, claiming he's trying to buy a plane ticket to visit his girlfriend during leave. In reality, this person copied the profile of an actual member of the military to con people out of tens of thousands of dollars.
- **Protection tip:** Don't set social media preferences to "public."



Generally, only be friends online with those you know in real life. Avoid posting specific details about your family on social media. Before donating money online, make sure the recipient and collection process are legitimate.

### **Pretexting**

*When someone uses a false scenario to steal money or information.*

- **Example:** Someone claiming to represent a computer company calls and says they've noticed your computer is running poorly. For a small fee, they will consolidate the memory so it runs better. Your agreeing to do this would give them access to the information and passwords stored on your computer.
- **Protection tip:** Check with multiple sources about telephone and online offers, especially if something seems too

good to be true. Don't feel pressured by claims of urgency. Before signing up for something new, and especially before sending money, involve someone you trust in the conversation.

This is a lot to take in! If you can only remember one guideline, this one will protect you from many schemes: *if a situation seems suspicious, take the time to do some additional research and ask for help.* Prayerfully consider which trustworthy friend or family member could be a “money buddy” to talk through financial decisions with you.

And if you feel like someone is taking advantage of you financially, even if it's a family member, be courageous and reach out to your bishop, civil authorities, or another trusted person for help. You deserve to be treated with respect.

### **AVOIDING SPIRITUAL FRAUD**

Satan is a master deceiver. While God gives us feelings that motivate and empower us, like guilt that prompts us to repent, the adversary bombards us with destructive counterfeits, like shame that leads to isolation. While God gives us divine opportunities, like love and intimacy, the adversary confuses us with twisted imitations, like pornography and lust. God invites us to walk an admittedly difficult but rewarding path to eternal life. The adversary plans only to cheat our souls (see 2 Nephi 28:21).

The good news is that we are more powerful than the adversary! President James E. Faust (1920–2007), Second Counselor in the First Presidency, testified: “We need not become paralyzed with fear of Satan's power. He can have no power over us unless we

permit it. He is really a coward, and if we stand firm, he will retreat.”<sup>2</sup>

So how can we protect ourselves against spiritual fraud? The Correlation Department of the Church, which tries to ensure that messages from Church headquarters align with doctrine, follows a strategy that could help us. They call it “doctrinal triangulation.” When considering how a teaching aligns with the gospel of Jesus Christ, they ask:

- What do the scriptures say about this?
- What do modern Church leaders say about this?
- What is the Spirit trying to communicate about this?

There is greatest spiritual safety where these three areas agree and overlap (see Jacob 7:10–12). We could use this pattern to study gospel questions we have. This might also provide a helpful framework for exploring topics in family conversations.

### **Learning from Early Saints**

In a couple of months we will begin studying Church history together. The early Saints faced several situations where they had to discern between spiritual truth and fraud. For example, in Doctrine and Covenants 28 we read about someone other than the prophet claiming to receive revelation for the Church. And section 129 teaches us how to tell the difference between a divine angel and an evil imposter. Describing the situation in Kirtland in the spring of 1831, Joseph Smith reported, “Many false spirits were introduced, many strange visions were seen, and wild, enthusiastic notions were entertained.”<sup>3</sup>

What can we learn from these early Saints? When Joseph Smith asked God about the false spirits and deception taking place in Kirtland, he received Doctrine and Covenants 50 as a response. Verses 23–24 give good guidelines to live by:

“And that which doth not edify is not of God, and is darkness.

“That which is of God is light; and he that receiveth light, and continueth in God, receiveth more light; and that light groweth brighter and brighter until the perfect day.”

### **DIVINE TRUTH**

Heavenly Father and Jesus Christ are the ultimate source of truth and light. As we follow Them, the Holy Ghost can help us “know the truth of all things” (Moroni 10:5). They also offer peace and healing to those of us who have already been victims of fraud or deceit. “Peace I leave with you, my peace I give unto you,” the Savior says. “Not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid” (John 14:27). As we try to reject deception in any form, we will enjoy the peace that comes from living in temporal and spiritual truth. ■

#### **FOR OLDER READERS**

Civil authorities warn that those over age 60 should be especially aware of fraud schemes. Seniors are prime targets because they often have good credit, some savings, and were raised to be polite and trusting. Also, they may struggle with memory lapses or other “senior moments” that make them less confident about reporting when they are victimized.<sup>4</sup> If you have already been a victim of fraud, please reach out to someone you trust for help. You are loved!

#### **NOTES**

1. First Presidency letter, Feb. 27, 2008, quoted in “Affinity Fraud,” newsroom.Church of Jesus Christ.org.
2. James E. Faust, “The Great Imitator,” *Ensign*, Nov. 1987, 35.
3. Joseph Smith, “History, 1838–1856, volume C-1 [2 November 1838–31 July 1842],” 1311, josephsmithpapers.org; punctuation standardized.
4. See “Fraud against Seniors,” Federal Bureau of Investigation website, [fbi.gov/scams-and-safety/common-fraud-schemes/seniors](https://www.fbi.gov/scams-and-safety/common-fraud-schemes/seniors).