

GOD'S BLESSING OF FLEEING FROM THE HIDDEN TRAPS OF SWINDLERS

LEADER'S GUIDE

For Lesson 10



Providing "GOD'S NEW LIFESTYLE OF FINANCIAL FREEDOM"

Thank you again for continuing to bring God's blessings of financial freedom!

We face very destructive issues in our society: greed and corruption.

This whole lesson is devoted to those subjects and how they affect our daily lives.

The exposure of fraud rests in recognizing the trap which consists of: the bait, the hook, the plant, the bite.

THE LEADER'S HOME PREPARATION

On your knees in prayer please review your habits and ways of leading your group. What would be a new fresh way to do this lesson?

There are 6 steps you should take during your lesson preparation:

1) **Pray**

For insight as to what is the greatest need of your group in this lesson on financial traps. Where are they vulnerable? Where are you vulnerable? Pray that the Lord would open your own mind and heart where you have been blinded.

2) **Read** through the whole lesson.

3) **Study** the Lesson Guide – scribble some prayer items that stand out to you.

4) **Answer** all questions yourself.

5) **Discuss** the material.

6) **Pray**

Pray your scribbles.

LESSON PRESENTATION

TOTAL anticipated lesson time is 2 hours and 5 minutes

Be ready for some intense discussions during this lesson. Give plenty of opportunity to participate, but **always** make sure you get to the spiritual principles that will help us to live above reproach financially. There are so many areas in which we can be blinded.

Begin with testimonies!

Testimonies regarding advertising will have everyone's minds tuned in to deal with the coming topic of swindlers and fraud. Testimonies about spotting alluring advertising, testimonies about victories over advertising.

Your members need to feel a “prickling in their spine”; their hair needs to stand on end. Following the testimonies there needs to be a spirit of aggressiveness, a spirit of wanting to fight, a spirit of “I am going to overcome in this area”.

PRAYER TIME –

*Inspire several individuals to pray with fervor. We need to have holy anger against sin and temptations. This is the time to have it. This is the time to express it. Here is the prayer content: “I feel a ‘prickling in my spine’; my hair stands on end. Following these testimonies I want to take action, I want to have a spirit of aggressiveness and not be passive. I want to fight these temptations, I am going to attack it with Your power which You have promised. **YOU** are going to set Your people free.*

You need to note that this lesson focuses on swindles that appeal to greed, desire for easy money. There are also many swindles out there that focus on our fears—of losing our money- -and even on a desire to do good- -those claiming to collect money for helping others. These are appeals to our emotions. So be aware that swindles work on people in many different ways—even people who are only trying to do good. It is only with asking for God’s wisdom that we can find how to use the money that God has entrusted to us in ways that please Him.

This lesson is covered in 8 parts.

At the close pass out Lesson 11.

LESSON GUIDE

Can you spot a swindle in the making? Truly, get-rich-quick schemes can take on almost any disguise. With so much at stake, what is it that can guarantee our protection against such deceptive temptations? As Solomon observes in Proverbs: "A prudent man foresees the evil, and hides himself: but the simple pass on, and are punished." Thankfully there are solid principles that God's Word gives to us. Through them we may detect and avoid the bait, hook, plant and bite of the swindlers' traps. You will be both a bit entertained and sufficiently warned as you participate in this lesson.

1. FLEE FROM THE HIDDEN TRAPS OF SWINDLERS

pp. 1–2 > 10 min <

We encourage you to always look at the first two pages of the lesson and think about the verses there. It is easy to skip over them, but these Bible people, their stories and the verses associated with them can have great benefit as we consider our own lives and situations and how they compare. You do have the freedom to ask a different question than suggested according to how God has enlightened you as you prepared for this lesson.

PETER – A great expositor of evil motives

Follow Peter's example! Cover each of these 3 opening Bible verses with a question for the group. If they are not familiar with this story, first have someone read Acts 8:14-24.

His Works were Convincing – (Acts 8:24)

How can we discern between appetizing short-term benefits and long-term devastating consequences?

A Prudent Man Escapes – (Prov. 27:12)

How can we extract ourselves from presentations that we already know will appeal to our lust one way or another?

Motives Perceived – (Acts 8:20, 23)

How can we distinguish between a genuine offer of service and one that has a secret monetary benefit for the giver?

2. HOW WELL DO YOU UNDERSTAND FRAUDS?

p. 3 > 10 min < Personal Evaluation

Ask if everyone did the Personal Evaluation before they read the lesson.

Share the answers:

Answers: 1. False 2. False 3. False 4. False 5. True 6. False 7. True 8. False 9. True
10. True 11. True 12. True 13. True 14. False 15. True

Have each write down their total score of correct answers.

Then share the **4** answer Categories.

Well, what do we know about frauds? At least, what did you know before you read the lesson!

Who has 15-14 correct answers – wave both hands – You have a CLEAR understanding

Who has 13-12 correct answers – show one hand – You have a FAIR understanding.

Who has 11-9 correct answers – frown deeply – It indicates a POOR understanding.

Who has 8-0 correct answers – wrinkle your nose – Don't talk to strangers.

EVALUATION SCORE – the score is as follows, please copy it in your notes.

- 15-14 correct = Clear understanding
- 13-12 correct = Fair understanding
- 11-9 correct = Poor understanding
- 8-0 correct = Don't talk to strangers!

Following the questionnaire, review “How Peter Recognized a Fraud”

This is a very helpful Biblical example of having discernment.

3. LEARN HOW TO DETECT FRAUDS AND SWINDLERS

p. 4 > 10 min <

THE PROBLEM

THE TARGETS

THE TRAPS

Group members read this quietly and quickly and as they do so underline significant words that are meaningful to them.

Have each person pray (one minute or less) about the word/s they underlined.

Each person prays aloud. You say Amen, next, and so on.

4. DETECT THE TRAP OF THE SWINDLER

p. 5 > 15 min <

THE BAIT – Secret Desires

THE HOOK – True Statements

THE PLANT – Documentation

THE BITE – Pressure to Act

Discuss each of these 4 items separately.

Ask for testimonies/stories/struggles/victories.

Have one person pray over an item before moving to the next.

Give special emphasis to the one protection we have against the swindler as noted at the bottom of the page. Is this easy to do? What does it involve? (Minimally—you need to be actively reading your Bible and looking for Scriptural principles! Things like being under authority, not making hasty decisions, and many others.)

*Good conscience is
sometimes sold for money,
but never bought with it."*

- James H. Aughey (Minister
and author of the 19th century)

5. LEARN HOW TO ESCAPE FRAUDS BY APPLYING BIBLICAL PRINCIPLES

pp. 6–11 > 1 hour <

Please note that one hour has been allowed for this part. You need to prepare carefully deciding how much time you will spend on each part, majoring on points that apply most closely to your group. Do not let the discussion just focus on the various swindles and scams, but on how we can be in the right spiritual position to deal with them. God promises that He has given us everything we need to fight against satan's schemes, but we need to be alert and stand our ground. (Eph. 6:10-11)

If you have a group larger than 12 people, divide them into small groups of only 5 or 6 to interact with the material.

Have each group discuss **point #1 Medical Frauds**. Who has had experience with it? Have you seen advertising for the 'perfect' cure? Have you had a doctor try to sell you medicine privately that he proclaims is the answer to your problem? How do you think scriptural principles can help in this area? Are we trying to find a cure for something that medical science has no answer for? How can we commit that to God? Do you think it helps if we know He has created us as we are and that He also knows about our difficulties and struggles—and wants to use them in our lives so that we become more like him?

Point #2 Be Your Own Boss Frauds

Please note that it is not sinful to start your own business! However, sometimes we get involved with things for the wrong reason. If the reason is because we do not want to be under someone else's authority, or we think it is an easy way to make money, then we are in danger. If you start your own business, realistically you will not be able to make a profit for 3 years—if you survive that long! There are many factors involved. This point is focused on frauds that make it sound like the freedom to do things your own way will bring great financial profit. Adjust your discussion to your group and focus on the scriptural principle of responding correctly to authority.

Point #3 Schemes for quick money

Ask people for examples they know of where someone thought they would get some "easy" money. Something similar to the illustration in the lesson, or other examples. One example we have in Ukraine is a borderline issue. Amway sells good products, but they have a pyramid type scheme where distributors try to recruit other sellers, who recruit still others, and they make a profit from anything that person sells. Unfortunately the recruits have to pay a lot for the products they want to sell, and it is not easy to sell them. Soon your friends don't want to see you anymore! It is not totally dishonest. But it seldom makes anyone rich, except the person on the top! Ask people to pray by two's for each other to always strive to have a clear conscience whenever they have an opportunity to get money. That they would never be involved in anything that would cheat others.

Point #4 New Invention Sham

Probably few people are in a situation to actually get caught up in investing with a 'new invention'. However the principles we need to apply to any investment we make into other people are valid in many situations. Many people have friends or relatives asking to borrow money—whether it is to buy an apartment, a car, or start a business, or a much smaller issue. These people may not be intentional swindlers, but nevertheless we can end up swindled!

Put out the hypothetical case that someone comes and asks to borrow money to start a small business and they will pay the money back within a year with 20% interest. Ask the group to discuss the importance of the three questions listed under "Yield your personal rights to God" and how that would help them decide what to do.

Point #5 Equipment repair

Everyone has to deal with repairs and if you are a handyman, or know someone who is, it is an expense but it gets fixed. However if you do not know anything about it, you need to find someone reliable and not just quickly give the job to the first person or business that you see.

We have a lot of dishonest businesses, even ones that we would hope we could trust. One of our brothers works on repairing refrigerators and often is called to places where the owners just had it 'fixed' only to have it stop working again. He was even approached by a business and asked to work for them but to not fix things completely so that they would get more repair calls! You may want to share this as a discussion starter. Ask for people to share experiences, but don't let it turn into a complaining session. Just examples so that everyone becomes aware of the need to use wisdom, rather than to hurry and get something done fast and 'cheap'. After a few people have shared, ask them to discuss from the column on Principles of Escape, what it means that God can use irritations in our lives. There are MANY irritations in life, not just broken items, but this is an opportunity to ask if God can use this in our lives for our benefit. Ask one person to read James 1:2-5 to the whole group (or in their individual groups) and then have 2 or 3 people pray THANKING the Lord for irritations (naming specific ones) and asking Him to use them in our lives to make us more like Him.

Point #6 Sensual Pleasure Trap

In our day and age the availability of pornography has made this trap universal. It becomes a deep dark hole that sucks people in—and it will have financial consequences too. The reason pornography is out

there is that people are making money from it! Ask the group to share how this specific trap can best be avoided. If people do not readily share, have different individuals read the Bible verses under “Steps of Action” and state in their own words what step of action should be taken. If you are leading a ladies group, ask them to share how they can help their husbands avoid this and how they can train their sons, or help other male relatives in this area. (It is also a problem for women. If that comes up it can be discussed.)

Point #7 Swindles playing on fears (or other emotions)

This is marked as an addendum in the lesson. We have not nearly covered all the potential for swindles taking place. The first six in the lesson tied to specific spiritual weaknesses. But everyone also needs to be aware of other scams. We have included a few actual cases as examples in the lesson as well as warnings that the police have given for us. People may want to share their own experiences. Watch your time! But it is more effective if people have personal experiences to share than to use the cases we are providing.

The other issue is scams asking for money to help someone. This is a play on emotions. People collecting presumably because they need food, or surgery, or something else. Probably everyone has stories on this too! You can ask one or two to share. Then have someone read Matthew 10:16; James 1:5. Let us, above all things, pray and ask God for help. Ask someone to close in prayer for this whole section using these verses.

6. STEPS TO TAKE IF YOU ARE SWINDLED

p. 12 > 15 min <

Quiet Time: Ask everyone to kneel in prayer and meditation with page 12 before them and pray over each point asking God to show them what they need to do personally.

After 5 minutes or so softly ask for a raised hand to indicate a need for prayer help, then move over, touch that person and pray. (Do not discuss, PRAY. You may offer to discuss after class).

Personal Commitment to Detect and Avoid Swindles

As you invite everyone to sign the commitment, stress that it is very important that they have someone from whom they are willing to seek counsel before they make decisions about money. It is hard on our pride! But it is for our well-being.

Let us move further into the blessings of God's Financial Freedom!

7. CAN YOU SPOT A SWINDLE IN THE MAKING?

p. 13 > 10 min < Advanced Quiz Number 10

This is a simple review of what has been covered in the lesson. If you are running short of time, do not spend time in discussion.

Share the **answers** as follows: 1. B 2. A 3. F 4. E 5. D 6. C

Ask if there are any questions or comments.

8. WHO SWINDLED IN THE BIBLE AND WHAT WERE THE CONSEQUENCES?

p. 14 > 15 min < Comprehensive Quiz Number 10

REMEMBER: It is not “how well do we teach?” that is important.

“How well did the students learn?” is what counts.

What did they learn today?

A very good interactive group activity to close your session with. This quiz is a bit more challenging than most so people may not have gotten all the answers right. Correct as you work through the quiz together.

Each point requires 2 responses.

For each point name the swindler, then ask for his characteristic and what consequence he received.

Follow up each of the 7 swindlers with the following question:

Jesus stated that Nathanael was “A man without GUILE” “pure” would be another term. You could see straight through Nathanael. *Looking at this swindler what characteristic do we need to polish in our lives to become like Nathanael?*

Answers: 1. Gibeonites D, I 2. Jezebel G, L 3. Judas B, N 4. Joab E, M 5. Amnon F, H
6. Adonijah C, J 7. Jacob A, K

Distribute Lesson # 11 and request that this lesson be read and to fill out at least the Personal Evaluation at home—all of the questionnaires if at all possible. Have your group turn to page 7 and show them these BASIC QUESTIONS BEFORE BUYING: • *Do I really need it?* • *Am I buying more quality than I need?* • *Does it do what it claims to do?* • *Does the company stand behind it?* • *Will it soon be outdated?* • *Does my use justify its purchase?* • *Is the upkeep economical?* • *Would rental be cheaper?* • *Can I avoid unnecessary middlemen?* • *Will it unite or divide my family?*

Tell them to copy this list at home and bring the copy to the group next time.

Close in prayer

“Oh Lord, God! We want to be like Nathanael. You want us to be like Nathanael. Help us to meditate on your Word and imitate Bible heroes. Make us into contemporary heroes of the faith. We so desperately need to be delivered out of financial bondage. Truly we need a whole New Financial Lifestyle.

To You be the glory, the power and the majesty to accomplish it. Praise your Holy name, Amen. Amen. Amen.

Contact Information for God’s Blessing of Financial Freedom

General info, Training, follow-up, help - Vera Lavrinenko – 096 254 33 24

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