

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

## LESSON 10

### PETER

*A great exposor of evil motives*



### HIS WORKS WERE CONVINCING

"...Pray ye to the Lord for me, that none of these things which ye have spoken come upon me" (Acts 8:24).

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

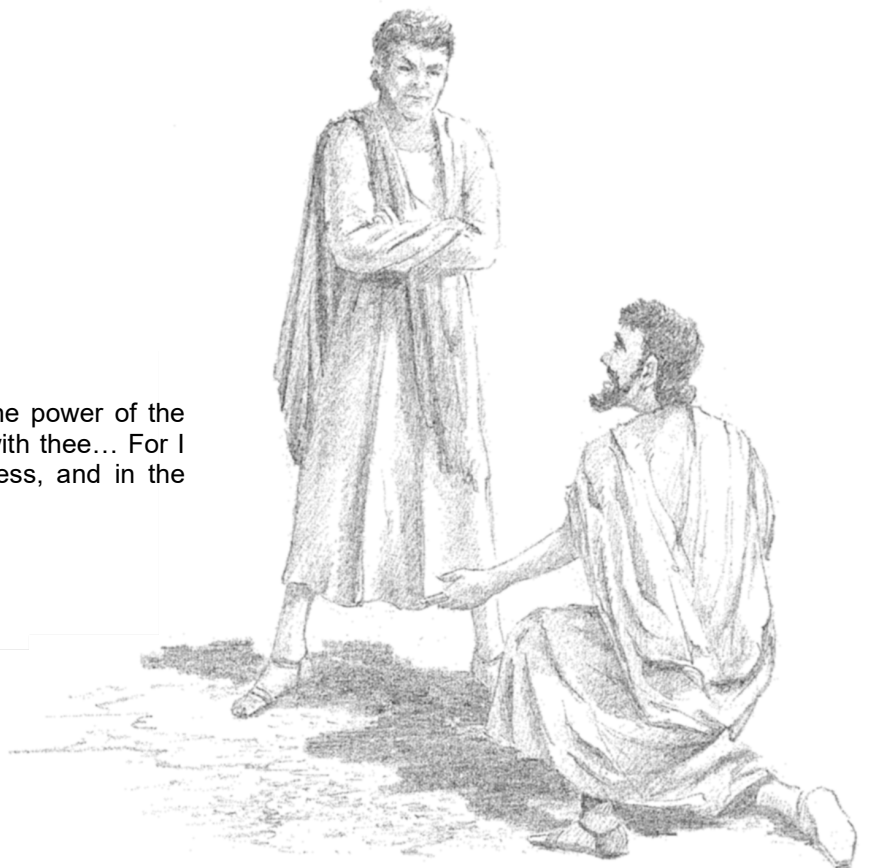
## A PRUDENT MAN ESCAPES

"A prudent man foresees the evil, and hides himself; but the simple pass on, and are punished" (Proverbs 27:12).



## MOTIVES PERCEIVED

When Simon offered Peter money to buy the power of the Holy Spirit, Peter said, "Thy money perish with thee... For I perceive that thou art in the gall of bitterness, and in the bond of iniquity" (Acts 8:20, 23).





## HOW WELL DO YOU UNDERSTAND FRAUDS?

PERSONAL EVALUATION:

TRUE / FALSE

1. Frauds are difficult to detect because they appeal to human strength. ☐ ☐
2. Swindlers find most of their victims among the elderly. ☐ ☐
3. People who have been swindled once usually have learned their lesson. ☐ ☐
4. There are only a few basic types of frauds, but they are used with repeated success. ☐ ☐
5. An effective swindle has four parts: the bait, the hook, the plant, and the bite. ☐ ☐
6. Swindlers usually work alone. ☐ ☐
7. Frauds are hard to pass up, because they promise to fulfill our secret dreams. ☐ ☐
8. A person who is informed about frauds can usually avoid them. ☐ ☐
9. One of the most lucrative types of swindles involves promises of medical cures. ☐ ☐
10. The invitation to "be your own boss" is an effective come-on for a fraud. ☐ ☐
11. Swindlers often use sensual pleasure to lure their victims. ☐ ☐
12. Once you discover that you have been swindled, there is very little you can do about it. ☐ ☐
13. A sales program that involves a pyramid profit structure should be regarded with caution. ☐ ☐
14. The language of the swindler is deceptive, because it avoids flowery adjectives and focuses on facts. ☐ ☐
15. A person who refuses to profit from someone else's loss will avoid many frauds. ☐ ☐

**TOTAL CORRECT**

☐

**EVALUATION SCORE:**

- 15-14 correct =  
 13-12 correct =  
 11-9 correct =  
 8-0 correct =

### HOW PETER RECOGNIZED A FRAUD

#### Acts 8:9-25

- He saw that the fraud was a new and immature Christian (vs. 13).
- He realized that the fraud had been involved in sorcery and deception (vs. 9).
- He knew that the fraud enjoyed popularity and admiration (vs. 10).
- He detected wrong motives when the fraud offered him money to buy the power of the Holy Spirit (vss. 18-20).
- He discerned the root problems of bitterness and impurity (vs. 23).



# LEARN HOW TO DETECT FRAUDS AND SWINDLERS



## THE PROBLEM

Every year millions of people fall victim to clever schemes which are designed to take their money in exchange for worthless ideas or products.

Swindlers are experts in their trade. Once given a hearing, few swindlers miss their mark. They use their intended victims' feelings of inferiority, guilt, greed, and other human weaknesses to their fullest advantage.

## THE TARGETS

Swindlers prey upon the self-confident. They look for those who are their own authority and who make their own decisions. The young and the elderly feel their sting most painfully.

The middle-aged victims are often too embarrassed to admit that they were cheated. Both the educated and the uneducated, the rich and the poor, the religious and the atheist, and men and women are all easy marks for frauds and swindlers.

## THE TRAPS

Frauds and schemes are so numerous and varied that it would be difficult to protect the public by trying to list all of them.

To make matters worse, even people who have been trained to detect swindles have been cheated. In fact, many who were swindled once fall victim again, in the same or a different scheme!

# DETECT THE TRAP OF THE SWINDLER

## 1 THE BAIT—*Secret desires*

The swindler takes your secret dreams and assures you that you can have them fulfilled. His bait involves your human "needs" and desires.

"How would you like to double your money in only three weeks?"

"Are you interested in a guaranteed program to lose weight?"

"Would you like to be the boss of your own prosperous company?"

## 2 THE HOOK—*True statements*

The incredible success of a swindler is achieved by the hook which he puts with his bait.

The hook involves true statements which penetrate the hidden motives of our fallen human nature—the desire to get something for nothing, the eagerness to gain at someone else's expense, impatience with unchangeable defects, and the rejection of growing old.

## 3 THE PLANT—*Documentation*

Swindlers often work in teams. They place people around you who will get excited about the scheme. Swindlers will give you

testimonials as though they were satisfied customers.

The "plants" will show you phony tests and demonstrations. The group pressure of the swindler and his accomplices will reinforce and justify your unscriptural motives, while at the same time keeping your focus on the bait.

The "plant" is there to reassure you. He and the swindler may even let you win the first time around in order to set you up for a much bigger loss.

## 4 THE BITE—*Pressure to act*

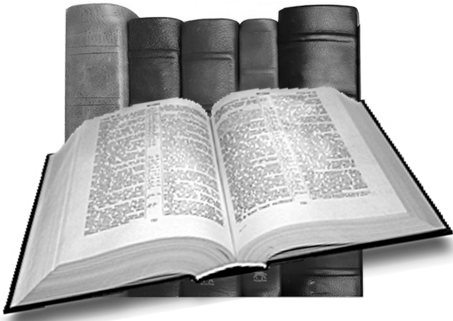
In order to get you to "bite," pressure is put upon you. You are told that time is running out. If you do not act now, you will lose the opportunity of a lifetime.

The swindler and his "plants" will assure you that someone else is waiting in line if you do not accept their offer, or that the price will go up tomorrow.

A further reason for this pressure is to stop you from getting counsel from those who would know better or could see through the fraud.

Protection from swindlers is lost when you get out from under God-ordained authority and choose to ignore Scriptural principles or inward cautions.

***The only protection against the swindler is a commitment to follow Scriptural principles without compromise.***



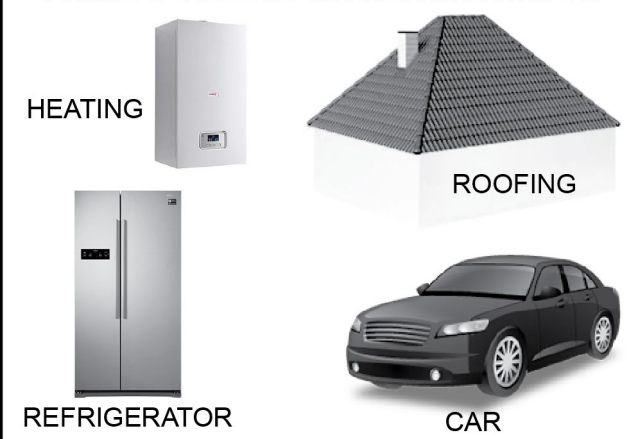
## LEARN HOW TO ESCAPE FRAUDS BY APPLYING SCRIPTURAL PRINCIPLES

TYPE OF FRAUDS	PRINCIPLES OF ESCAPE
<p><b>1. QUACK "CURES"</b></p> <p>Medical quackery thrives because people want to believe that there is a quick cure for any illness and an easy way to correct any physical imperfection.</p> <p>God's Word gives basic guidelines on different types of illnesses and proper steps to respond to them. However, the swindler exploits his victims by advertisements, which combine mysticism, pseudoscience, and sensationalism.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 10px;"> <p><b>STOP AND THINK...</b></p> <p><i>If the claims of a swindler were really true, he would not have to depend on advertising. Word-of-mouth recommendations would bring more business than he could handle.</i></p> </div>	<p><b>1. APPLY SCRIPTURAL PRINCIPLES OF SELF-ACCEPTANCE</b></p> <p>When we view ourselves from God's perspective and accept His design and purpose for unchangeable physical features, we remove the problem of inferiority and resolve the pressure of trying to change what cannot be changed.</p> <p>When we are obedient to basic Scriptural principles and through them remove such destructive pressures as guilt, bitterness, greed, worry, insecurity, fear, envy, and jealousy, we avoid unnecessary illnesses and diseases.</p> <p>By developing inward character, we are able to see how God is using defects and infirmities to conform us to the image of Christ.</p> <p>This mature outlook frees us from the desperation which drives many people to the medical quack.</p>
<p><b>2. "BE YOUR OWN BOSS" FRAUDS</b></p> <p>The swindler will create an unrealistic picture of how you can avoid the pressures of working for someone else.</p> <p>He explains how easy it is to make all of the profit that your boss is making. All that you have to do, he claims, is to form your own company. To help you get started, the swindler has just the right opportunity; and for several thousand dollars it can be yours.</p> <p>What the "be your own boss" swindler does not explain to you is that:</p> <ul style="list-style-type: none"> <li>• The expensive franchise, which you must buy from him, is with a little-known or non-existent parent company.</li> <li>• The overpriced starter kit or training program does not guarantee any success in your business.</li> </ul>	<p><b>2. RESPOND PROPERLY TO AUTHORITY</b></p> <p>God warns that any person who gets out from under the protection of authority is exposed to destructive temptations.</p> <p>People who have evil motives are usually able to detect a rebellious spirit. Rebels become easy prey. "The eye that mocks at his father, and despises to obey his mother, the ravens of the valley shall pick it out, and the young eagles shall eat it" (Proverbs 30:17).</p> <p>One of the primary purposes for God's structure of authority is to protect us from unscrupulous people and unwise decisions. God will usually give our authorities cautions when we are about to make a wrong decision.</p> <p>Christ's parable of the prodigal son provides a vivid picture of the financial calamity which comes to those who reject authority.</p>

TYPE OF FRAUDS	PRINCIPLES OF ESCAPE
<ul style="list-style-type: none"> <li>• The exorbitant price of your supplies, if you can get them, greatly decreases any profits you might make.</li> <li>• The success you may have will soon be copied or tapped into by unscrupulous competitors or partners.</li> <li>• In order for you to make any money, you will usually involve your friends in the same scheme and expose them to the same dangers.</li> </ul> <p><b>3. "PROFIT FROM MISFORTUNE" SCHEMES</b></p> <p>The famous expression "you can't cheat an honest man" may apply to this group of fraudulent traps. The swindler will tell you how you can gain by someone else's loss or misfortune.</p> <p>One example of this group of fraudulent schemes is the "pigeon drop."</p> <p>A stranger engages you in conversation at some public location. Soon another stranger approaches. Suddenly the three of you discover an envelope full of money.</p> <p>One of the strangers just happens to work for a banker or lawyer. He proceeds to call the boss for counsel on what to do with the money.</p> <p>The boss says that it is appropriate to divide the money three ways, since it was probably gained illegally. However, each of you should put up a good faith deposit to prove that you could repay the money if the owner were to claim it later.</p> <p>The strangers put up their money and accompany you to the bank to withdraw your money. They tell you to wait while they deposit the good faith money in a separate account.</p> <p>That is the last you see of them or your money.</p> <p>Other schemes are built on your investing money in a slightly illegal venture and receiving big returns. The swindler then uses your guilt to force you to invest in an even bigger venture, only to lose it all.</p> <p>Swindlers can gain control of you by encouraging you to violate the law. They will assure you that no one will ever find out or that everyone is doing it, but they will return to blackmail you.</p>	<div data-bbox="831 226 1465 479" style="border: 1px solid black; padding: 10px;"> <p><b>GAIN PROTECTION BY...</b></p> <ol style="list-style-type: none"> <li>1. <i>Asking your authorities to explain their experiences with frauds and swindlers.</i></li> <li>2. <i>Refusing to make business decisions without first obtaining counsel from your authorities.</i></li> </ol> </div> <p><b>3. OBTAIN A CLEAR CONSCIENCE</b></p> <p>A clear conscience not only involves removing the guilt of past failures; it also involves establishing a set of Scriptural standards for any present or future business dealings.</p> <p>The foundation of a clear conscience is contained in the two greatest commandments, "...<i>Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind,</i>" and "...<i>Thou shalt love thy neighbor as thyself</i>" (Matthew 22:37, 39).</p> <p>In order to love the Lord, we must have Godly motives; and we must delight in the things of eternal value, rather than secretly coveting riches and temporal possessions.</p> <p>To love our neighbor as ourselves requires protecting him from loss and watching out for his welfare.</p> <p>Based on these goals, the following guidelines must be used:</p> <ul style="list-style-type: none"> <li>• Never engage in a business deal that requires you to compromise your standards even slightly.</li> <li>• Reject business ventures which require others to lose so you will win.</li> </ul> <p>A classic example of this is the "Pyramid Club." Another illustration is an offer of a something free if you can get ten of your friends to buy the same product at a high price (higher than value).</p>

TYPE OF FRAUDS	PRINCIPLES OF ESCAPE
<p><b>4. "NEW INVENTION" SHAM</b></p> <p>Inventors are, by their very nature, incurable optimists. They look at failure not as an end but rather as being one step closer to achievement.</p> <p>Nor is time a problem for an inventor. Weeks, months, and even years can slip by while the inventor's mind is absorbed in working out solutions and beginning new inventions.</p> <p>The claim, which an inventor makes for his invention, may sound impossible, but the technological advances of our day have made ready believers of the most skeptical minds.</p> <p>Swindlers take all of these factors into account as they dazzle the imaginations of investors with the potential of a fortune when a certain invention hits the market.</p> <p>False claims for new inventions give the swindler a built-in advantage—the factor of secrecy. He is easily able to convince his victims that they should not tell others about the invention lest it be copied and they lose their big opportunity.</p> <p>This secrecy effectively hinders the victim from getting proper counsel until it is too late.</p> <p>Once a swindler has your money on an investment scheme, he is always able to return to get more money in order to protect your original investment.</p>	<p><b>4. YIELD YOUR PERSONAL RIGHTS TO GOD</b></p> <p>Once we dedicate our money to the Lord, we give Him the right to direct its expenditure. This means that we must not violate any Scriptural principles in the course of managing money.</p> <p>The following questions are based upon Scriptural directives:</p> <ul style="list-style-type: none"> <li>Is this someone whom you know personally, and is he living by God's principles? <i>"...If thou hast stricken thy hand with a stranger, Thou are snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself..." (Proverbs 6:1-3).</i></li> <li>Has this person demonstrated his ability in other areas, and has he wisely managed the money gained? <i>"But let every man prove his own work, and then shall he have rejoicing in himself alone, and not in another" (Galatians 6:4).</i></li> <li>Are you looking at this investment as a source of income that is needed for your financial responsibilities? <i>"He that tills his land shall have plenty of bread: but he that follows after vain persons shall have poverty enough" (Proverbs 28:19).</i></li> </ul>
<p><b>5. "EQUIPMENT REPAIR" CLAIMS</b></p> <p>A very common fraud is in the repair and replacement of equipment.</p> <p>There are many "experts" who go out into neighborhoods and offer to give you a free estimate and examination of your roof, insulation, car, heating or anything else that is important to you.</p> <p>During the free inspection, a major problem is "discovered." This requires an expensive new replacement which they just happen to be selling.</p> <p>The swindlers in this vast field thrive because of the frustration, impatience, and ignorance of their victims.</p> <p>Swindlers know that most people do not really understand the facts about the products which they own and which need fixing. They also realize that many people refuse to live with an irritation and will pay extra money to remove.</p>	<p><b>5. RESPOND CORRECTLY TO IRRITATIONS</b></p> <p>A source of irritation is a frustration-producing agent over which we have little or no control.</p> <p>Irritations in the home certainly include faulty appliances, a leaky roof, broken plumbing, a car that does not start, and maintenance on the things that do work.</p> <p>Responding properly to irritations means that we welcome them as friends rather than resenting them as intruders. (See James 1:2-5.)</p> <p>When an irritation occurs, God wants us to turn to Him first rather than to repairmen. Here are the responses that He is looking for:</p> <ul style="list-style-type: none"> <li>Thank God for the purposes that He has for this irritation, and realize that He can remove it any time that He wishes. (See I Thessalonians 5:18.)</li> </ul>



TYPE OF FRAUDS	PRINCIPLES OF ESCAPE
<p><b>PRIME TARGETS FOR REPAIR FRAUDS</b></p>  <p>HEATING</p> <p>REFRIGERATOR</p> <p>ROOFING</p> <p>CAR</p>	<ul style="list-style-type: none"> <li>• Recognize that God's primary purpose in allowing irritations is to teach you patience. (See Romans 5:1-5.)</li> <li>• Accept the irritation as an opportunity to learn as much as you can about the item needing repair. Seek as much counsel and do as much research on your own as you can.</li> <li>• After taking the above steps, you should be ready to call a reputable repairman if you cannot make the repairs yourself.</li> </ul>
<p><b>6. SENSUAL PLEASURE TRAP</b></p> <p>The most painful and destructive kinds of swindlers are those who lure people to moral impurity. They offer their victims the most fulfillment and render them the most helpless.</p> <p>The charms of a sensual woman or an evil man are highly trained to get rather than to give. The tragedy is that they get more than a man's treasure. They also ruin his body, soul, and reputation.</p> <p>So dangerous is the bait of this fraud that God fills the first part of Proverbs with urgent warnings to young men. Scripture gives tragic testimonials of broken heroes who fall prey to sensual frauds, and young men like Timothy are urged to flee youthful lusts. (See II Timothy 2:22.)</p> <p>Both Solomon, the wisest man who ever lived, and Samson, the strongest man who ever lived, fell to Satan's trap of sensual pleasure.</p> <p>The sensual trap encourages men to enjoy pleasure for the moment and then forces them to pay money to protect the future. The hopelessness of escaping such a trap, once it is sprung, is explained in Proverbs 6:27-35.</p>	<p><b>6. GAIN MORAL FREEDOM</b></p> <p>Moral freedom is not a license to fulfill sensual pleasure. It is the power to reject sensual temptations.</p> <p>God promises victory over sensual habits when we engraft Scripture into our soul and quote it whenever we are tempted. He also expects us to detect sensual women (or men) and to flee from them.</p> <p><b>SIGNS OF A SENSUAL WOMAN*</b></p> <ul style="list-style-type: none"> <li>• Saucy and pert</li> <li>• Seductively dressed</li> <li>• Unpredictable responses</li> <li>• Solicitous eyes</li> <li>• Flattering tongue</li> <li>• Impudent attitudes</li> <li>• Independent spirit</li> <li>• Sensually perfumed</li> <li>• Persuasive</li> </ul> <p><b>STEPS OF ACTION</b></p> <ul style="list-style-type: none"> <li>• Avoid her. (See Proverbs 5:8.)</li> <li>• Flee from her. (See II Timothy 2:22.)</li> <li>• Do not look at her. (See Proverbs 4:25.)</li> <li>• Based on Proverbs 7:10-22.</li> <li>• Do not think about her. (See Job 31:1.)</li> </ul>

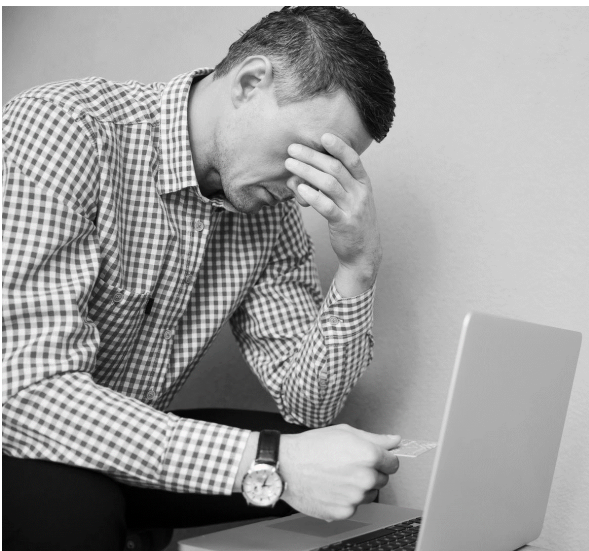
# ADDENDUM

## 7. Swindles that play on fear (or other emotions)

We have not nearly covered all the potential for swindles. The ones above are identified as appealing to specific spiritual weaknesses. But we need to be aware of other scams. Some are related to fear, some to emotions of compassion even! And others are just people who prey on the innocent. There are many scams with bank cards. There are scam artists who call claiming to be a bank official and say that your account has been compromised. Please give them all the information and they will protect it. And of course instead they steal your money. This swindle has a basis of fear. We want to protect our money and when we feel it is threatened we may take hasty action. We have included a few actual cases (out of many) as examples below, as well as warnings that the police have given for us.

### EXAMPLES

- 1) A 37-year-old man reported in July 2017 to police that he was cheated on 9,950 hryvnias. An unidentified person telephoned and said he was the financial inspector of the bank and that the bank card had a virus and in order to protect their money and update the card it was necessary to carry out several financial transactions. All of the money needed to be removed from the card and transferred through the terminal to another account specified by the scammer. He was



then told that everything was fine and he would be able to use the card again, but later he was called and told it was necessary to transfer some more funds, which the man did from his cash. The stranger said the operation was successful. When the victim arrived home and checked his account, he found out that he had been cheated and lost all of his money.

Law enforcers warn everyone to be cautious in making any decisions when it comes to money (especially "online").

- 2) Scam victims were trying to protect savings, but instead filled the pockets of swindlers according to the police department of the Rivne region. One 61-year old woman was called on her cell phone by someone who introduced himself as a bank employee. He reported that someone was trying to withdraw money from her card. So "bankers" had carefully locked the account. However, to reactivate it, you need to give your card details, code and password. The pensioner dictated everything that was requested by the attackers. And soon, all savings from the account disappeared – 9,500 hryvnias.

Under the same scheme and on the same day, a 53-year-old resident lost 9903 hryvnia. In addition, a 40-year-old resident lost 1700 hryvnia. And another victim in another district gave the crooks 4550 hryvnias.

Law enforcers urge citizens to be careful when the call presumably comes from employees of a bank. In this case, it is better to interrupt the conversation and call personally to any branch of the bank and verify the information. Remember, employees of banking institutions do **not** conduct **any** financial transactions on the telephone.

- 3) There are many scams reported of people being called and told that a relative has had a terrible accident and needs money immediately for treatment. Elderly people are very vulnerable as they often keep money at home. It is important that relatives talk to them about this and ask them never to give any money to people they do not know.

In the year 2017, 192 seniors became victims of crimes just in Rivne oblast alone. 60% of offenses committed against seniors were thefts, another 14% were fraud.

Here are some of the rules the Police Department has prepared for protection, especially of the elderly.

- ✓ Do not let strangers come into your home, including those claiming to be employees of various institutions, utilities, offering any services or goods;
- ✓ If the person has been introduced by an employee of a particular institution or organization, request, first of all, a certificate or other relevant documents, and only then continue the conversation;
- ✓ Restrict the circle of people who know about the values stored by you;
- ✓ Be vigilant in all cases when it comes to money: the sale of "healing drugs", "profitable" exchange of currency, the replacement of old bills to new ones, etc. In order to gain trust, intruders can use various schemes for fraud, but the vast majority of them are reduced to entering your home, diverting attention so they can find a cache of hidden money or bringing you to a place in which you yourself give money into the hands of scammers.
- ✓ In no case give money personally to strangers who call you with a message that your relative has fallen into trouble with the police or into the hospital. Beware! - it's crooks! Call the relative they are talking about and find out if everything is okay with him.
- ✓ Do not give personal information to anyone about your bank cards and do not carry out any transactions with them when you are allegedly called by bank employees. In such cases, discontinue the conversation and immediately contact the hotline of the serving bank, inform them, block the card if necessary;

- ✓ Do not hide money in readily accessible places (cabinets with clothes, kitchen cabinets, in cans between preserves, under a mattress, etc.)

Policemen urge citizens to talk with their elderly relatives, tell them basic security rules and warn against hasty actions.

- 4) There are many more scams involved with buying on the internet. One man decided to buy a tractor online. He was told to deposit 30,000 hryvnia to a certain account, which he did. But he did not get a tractor and no longer had his money. The seller broke all connections and disappeared. Other people have paid advances on a car at the request of the "seller" so that it would be held for them until they could see it. There was no car, the "seller" disappeared, and the money was gone. This has happened on reputable auto sales sites.

## A BIBLICAL RESPONSE

Matthew 10:16 Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves.

James 1:5 If any of you lack wisdom, let him ask of God, that giveth to all *men* liberally, and upbraideth not; and it shall be given him.

Proverbs 16:3 Commit thy works unto the LORD, and thy thoughts shall be established.

Fear is a normal human emotion, but it can lead us to do things hastily and therefore be caught by a swindler. When you feel fear rising and someone is pushing you to make a hasty decision, stop and pray for wisdom. Remember that everything we have is from the Lord. It actually belongs to Him. If you have given all that you have to Him, He is capable of taking care of His possessions—and you.

# STEPS TO TAKE IF YOU ARE SWINDLED

## 1. Quickly pursue any possibility of escape

*...Go, humble thyself...Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler" (Proverbs 6:3-5).*

## 2. Get under the protection of God-given authority

Explain what has happened to the proper government officials and to a counseling service or (preferably) Christian lawyer. Seek their counsel for any steps that can be taken.

*"For rulers are not a terror to good works, but to the evil..." (Romans 13:3).*

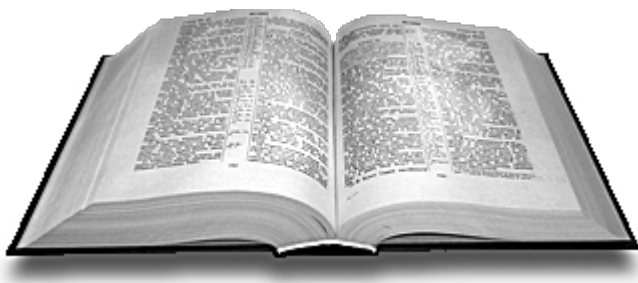
## 3. Cry out to God

Very often God allows financial tragedies in order to direct our attention back to Him. He also instructs the widow to cry out to Him if she is the victim of a swindle.

*"Ye shall not afflict any widow, or fatherless child. If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry" (Exodus 22:22-23).*

## 4. Determine what caused your susceptibility to fraud, and take steps to correct it

- ☐ Were you out from under God-given authority?
- ☐ Were you the victim of a guilty conscience?
- ☐ Did you have greed and attempt to get rich quickly?
- ☐ Because you were lazy, did you attempt to make money without work?
- ☐ Did you reject yourself and try to change unchangeable features?
- ☐ Did fear cause you to act in a hasty manner?



### Personal Commitment to Detect and Avoid Swindles



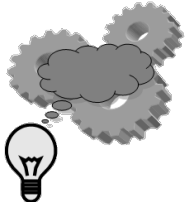



I will both pray and get counsel prior to major financial decisions. I hereby reject the idea that money may be earned without corresponding labor. I will refuse all get-rich-quick schemes including gambling, lotteries, speculative investments, and gaining at another's expense.

I will not listen to proposals by those whose lives violate God's moral standards, and I will seek financial advice from

\_\_\_\_\_  
Signature \_\_\_\_\_

## CAN YOU SPOT A SWINDLE IN THE MAKING?

Match each approach with the swindle that would most likely occur.

SWINDLES	APPROACHES
 <p><input type="checkbox"/> 1. A man rings your doorbell and offers to give you a free inspection of your heating system.</p>	<p><b>A.</b> You are counseled to put up your own money as a good faith deposit. When this is done, your money and unexpected riches vanish.</p> <p><b>B.</b> A “problem” is discovered. You are warned of its danger and urged to buy a new, overpriced replacement.</p> <p><b>C.</b> A close friendship develops and leads to intimacy. The husband suddenly shows up and threatens to expose you unless you pay money to him.</p> <p><b>D.</b> First you are required to buy an expensive starter kit; and then you find that your money comes by getting others to buy starter kits, too.</p> <p><b>E.</b> After cautiously investing your money, you find that the claims are false. You contact the company for your money-back guarantee and find that the “company” has moved and left no forwarding address.</p> <p><b>F.</b> Unexpected problems and delays occur; and then more money is required in order to protect the money you have already invested.</p>
 <p><input type="checkbox"/> 2. A stranger engages you in conversation at a shopping center, and together you find an envelope filled with money.</p>	
 <p><input type="checkbox"/> 3. A man introduces himself as an inventor. He demonstrates his invention and offers to cut you in on the profits if you invest in it.</p>	
 <p><input type="checkbox"/> 4. All of your life you have resented a certain physical affliction. One day you see an advertisement stating that a medical breakthrough has found a cure for it.</p>	
 <p><input type="checkbox"/> 5. An advertisement promises \$50,000 a year if you form your own company and follow their easy instructions.</p>	
 <p><input type="checkbox"/> 6. You are doing some work in a customer's home. His attractive wife tells you that her husband is away on a business trip, and she comments on how lonely she gets.</p>	

# WHO SWINDLED IN THE BIBLE AND WHAT WERE THE CONSEQUENCES?

Match the swindlers in column one with their characteristics (column two) and then with the consequences they received (column three).

THE SWINDLERS	THEIR CHARACTERISTICS	CONSEQUENCES THEY RECEIVED
1. <b>GIBEONITES</b> (See Joshua 9.)	<input type="checkbox"/> A. Swindlers often impersonate other people. Sometimes they need the aid of another person.	<input type="checkbox"/> H. This swindler escaped the punishment deserved, but another took up the offense and used deception to bring about death.
2. <b>JEZEBEL</b> (See 1 Kings 21; 2 Kings 9:30-37.)	<input type="checkbox"/> B. Swindlers are usually charming and trusted, thus they gain official appointments.	<input type="checkbox"/> I. The scheme was effective, but those who designed it put themselves and their offspring in perpetual bondage.
3. <b>JUDAS</b> (See Matthew 26:14-27:9.)	<input type="checkbox"/> C. Swindlers may appeal to a victim through a respected and convincing woman. The woman may not be aware that she is being used.	<input type="checkbox"/> J. The intended victim saw through the scheme and gave the word for the one who planned it to be killed.
4. <b>JOAB</b> (See 2 Samuel 14; 1 Kings 2:28-35.)	<input type="checkbox"/> D. Swindlers sometimes work as a group. More witnesses add credibility to their deceit.	<input type="checkbox"/> K. Fear soon forced the swindler to flee, and then the swindler learned how it felt to trust a deceiver.
5. <b>AMNON</b> (See 2 Samuel 13.)	<input type="checkbox"/> E. Swindlers usually take great pains in choosing just the right words and setting when deceiving a victim.	<input type="checkbox"/> L. Justice was given to this swindler through a violent and disgraceful death.
6. <b>ADONIJAH</b> (See 1 Kings 2:13-25.)	<input type="checkbox"/> F. Swindlers resort to trickery because they have an obsession for something that does not rightfully belong to them. When they get it, they are still not satisfied.	<input type="checkbox"/> M. The deception that was used was outdone by the one who was helped, and both were eventually put to death.
7. <b>JACOB</b> (See Genesis 27.)	<input type="checkbox"/> G. Swindlers will use a high, ethical standard to intimidate and condemn their victims, while they themselves profit in unscrupulous ways.	<input type="checkbox"/> N. Plans did not go as this swindler expected, but efforts to reverse what had been done were fruitless.