Don’t Get Ripped Off by These Crazy Email Scams

I’m sure you are familiar with the classic email scam from the “Nigerian widow.” The message from “Mrs. Obasanjo” informs us that her late husband, a military general, left behind an estate of $12 million, and she wants to give it to you! But the money is frozen in a Swiss bank account, so she’s asking you to wire her $1,500 to “unlock” the funds.

Few people today would be foolish enough to fall for that tired trick. But the internet has matured, and thieves have grown more sophisticated in their greedy pursuits. Today, a whole new generation of con artists has emerged, and some of them are specifically targeting Christians.

I don’t want you to be a victim! So watch out for these schemes:

1. The too-good-to-be-true speaking invitation. Last week a friend of mine who pastors in Canada received an invitation to speak at a church in England. It seemed like a great opportunity to minister overseas, but there was one catch: The church explained that my friend would need to send funds up front to pay “permit fees” that are required by the British government for foreigners.

Such permits are required, and there is indeed a fee. But in this case, the “church” issuing the invitation was involved in an elaborate religious con job. Thankfully my Canadian friend didn’t fall for it, but many innocent pastors have. As soon as they sent the funds by Western Union—the equivalent of about $775 U.S.—the church pocketed the money, and there was no event and no honorarium for the speaker as promised.

2. The pay-up-front gospel crusade. The scheme goes like this: You get an email from a pastor in a developing country who begs you to help him reach his village for Christ. You begin a long-distance relationship, and he sends photos of his evangelistic meetings. Then he invites you to come to his country, and he promises you will speak to multitudes.

After more correspondence, you agree on dates and he sends you a budget for the six-day event, which includes venue rental fees and the cost for meals for participants. And then he asks for an advance deposit on these fees, which you wire to his bank. Once the money is transferred, the “pastor” vanishes. (Cue the song, “Take the Money and Run.”)

3. The hurry-up-and-send-relief crisis. Within hours of a legitimate international crisis—an earthquake, hurricane or famine—you are contacted by an organization you’ve never heard of, asking you to send donations immediately. If you don’t know the name of the charity, don’t click on the “Donate” button—it could actually be a phishing scam designed to steal your cyber identity. First, go to your browser and see if the charity actually exists. Better yet, give your donation to a group you know and trust.

4. The wealth-laid-up-for-the-righteous investment opportunity. A few years ago, a supposed Christian businessman convinced a group of ministers to invest in an elaborate plan to mine salt from the Dead Sea in Israel and turn it into a more valuable mineral. The plan was shrouded in secrecy and super-spiritual lingo.

The spokesman for the company said only an elite few people were being offered the chance to profit from this amazing venture. Prospective investors were told that Satan was fighting the operation because it would unleash millions of dollars of the world’s money into the hands of Christians. The people who bought into this plan were convinced it would change the world—and make them independently wealthy.

Nothing ever comes of these scams. The people who invest are usually too embarrassed to report criminal behavior once they realize they've been bamboozled. But every year, tons of God's money is flushed down the drain because a scam artist figured out how to use religious lingo to deceive people who should have the discernment to know better.

Jesus warned us long ago: "Beware of false prophets who come to you in sheep's clothing, but inwardly they are ravenous wolves" (Matt. 7:15). Things are not always as they seem. The church has been infiltrated by charlatans who pretend to be children of God but are actually agents of the devil.

How can you protect yourself? Read every email from a stranger with a skeptical eye. Do your homework and always scrutinize any financial plan carefully before investing. Be cautious when building relationships overseas, and never trust someone who asks you to send funds to them in order for you to eventually strike it rich.

Finally: If you want to have keen discernment, make sure you crucify your greed. It is usually a lust for money that causes people to fall for get-rich-quick schemes that sound too good to be true. Don't let the love of money pull you into a trap. {eoa}