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Does Your Mind have Fraud Protection?

Luke 16:10: (NASB) *He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.*

Have you ever been or have you ever known someone who has been a victim of fraud? You know, had their credit card number stolen or their bank account hacked or their social security number breached? It is all quite real and it is all quite unsettling. Now, have you heard the term "fake news"? Think about it - fake news is fraud as well, because in its reporting we are led to believe something is true that is not. It is quite real and it is quite unsettling. Now, have you ever taken something from work that is not yours, or "padded" an expense report or "forgotten" some income on your tax return? These things are also fraud - they are quite real and they are quite unsettling. The bottom line is, fraud is everywhere, and we as Christians can be victims of it - and we can also perpetrate it. So, what do we do? How do we keep fraud from being a part of our lives?

We do not want to be on the side of fraud, we want to be on the side of truth.

Are you able and willing to protect your mind from perpetuating any fraud, no matter how small it may be?

The key is intentional perversion of truth, whether you see something that is fraudulent, you hear something that is based on fraud or you do something fraudulent. We all probably know someone who has been defrauded by having their credit card number stolen or their bank account hacked. Who does this kind of thing? Are we in line to commit fraud even if it is on a smaller scale? What makes fraud happen?

Why - the triangle, *How People Rationalize Fraud*, Kelly Richmond Pope, TEDtalk

- *If you ask people whether they think stealing is wrong most of them would answer yes. And yet in 2013, organizations all over the world lost an estimated total of \$3.7 trillion to fraud, which includes crimes like embezzlement, pyramid schemes and false insurance claims. This wasn't just the work of a few bad apples. The truth is that many people are susceptible not only to the temptation to commit fraud, but to convincing themselves that they've done nothing wrong. So, why does fraud happen? While individual motivations may differ from case to case, the Fraud Triangle, a model developed by criminologist Donald Cressey, shows three conditions that make fraud likely: pressure, opportunity and rationalization.*

The question is, "Do I get involved in pressure, opportunity and rationalization? Is everything I do, doable in front of an audience of the godliest people I know?"

In the fraud prevention world, there are three things that need to be done to fight off fraud: **MONITOR, COUNSEL AND RESTORE.**

What do we, *as Christians*, need to do to fight off the temptation of fraud or the *temptation* of perpetuating fraud, such as stretching the truth, exaggerating, being fake or telling little white lies? We need to be aware.

Christian Fraud Prevention Lesson: Godliness and fraud do not ever mix - in fact, fraud deeply angers God and it deeply wounds those who engage in it.

Deuteronomy 25:13-16: (NASB) ¹³You shall not have in your bag differing weights, a large and a small (one that is accurate and one that is not). ¹⁴You shall not have in your house differing measures, a large and a small. ¹⁵You shall have a full and just weight; you shall have a full and just measure, that your days may be prolonged in the land which the LORD your God gives you. ¹⁶For everyone who does these things, everyone who acts unjustly is an **abomination <8441>** to the LORD your God.

Abomination: Strongs #8441 something disgusting (morally), an abhorrence; especially idolatry or (concretely) an idol

Matthew 21:12 gives us a good example. Jesus turned over the tables of the moneychangers because they were using false weights to take advantage of the people coming for Passover. They were cheating, which was disgusting to God. The implication here is that God would exact punishment upon any of His chosen people who would set out to intentionally cheat anyone, even if their cheating was only very small.



What happens if we realize we were committing a fraud and did not discover it until later? How do we fix it? We need to correct it. Zacchaeus was a good example. He said, "If I have done anything wrong, I will pay back four times the amount I overcharged someone." His repentance was in accordance with Roman law. The Jewish law did not require four times, but Zacchaeus went to the furthest extent, which showed the goodness of his heart.

Beyond the giving of the Law, fraud was continually warned against: Proverbs 11:1-6: The powerful process of sinful action - pride will ALWAYS bring dishonor, and dishonor finds its home in treachery, and treachery brings destruction. Treachery can not only affect us but it can affect and hurt other people. Contrarily, humility brings wisdom and integrity. We may not have integrity when we start, but we can develop it. We need to decide which road we will take. There is a definite clear-cut choice between righteousness and wickedness.

Talking and thinking about integrity is a great exercise, for we as followers of Christ should have an instinctive attraction to integrity. Jesus was the most complete example of integrity that we could ever have, yet possessing integrity is a very difficult task. How do you stand with the pressures or perceived pressures against you?

 **First leg - perceived pressure, *Why People Commit Fraud, West Virginia University***

Pressure does not need to actually exist in life. If we feel pressure or perceive it, it can be bigger than the reality. Often, we get into fraudulent activities to cover ourselves.

Every thought and action can create a destiny.

Proverbs 20:5-12: We all make mistakes. We should look within ourselves and be less judgmental. Integrity is a rare and difficult characteristic to develop, as it will be constantly tested. Again, we see that *differing weights and differing measures are abominable to the LORD*.

It is interesting how integrity and fraud seem to continually show as opposites in Scripture. There are all kinds of reasons and circumstances that create the tug of war between integrity and fraud.

 **Why people do it, *The Three Factors in Play When Ethical People Commit Fraud, ilstv.com***

Virtually all of us can do something that would be considered fraud. Therefore, our minds need fraud protection. We, as Christians, are put in a position where we are given "the keys to the castle" by God and told to manage it. Here is where "**Fraud Prevention Monitoring**" is desperately needed.

Christian Fraud Prevention Lesson: Christian stewardship is a profoundly relevant character test whose results will have eternal implications.

What exactly is a steward? The concept of stewardship is that of the manager of a household or of household affairs - a superintendent: 1 Corinthians 4:1-2: *We are stewards - caretakers of the truth of the gospel.* Are we knowing the gospel and spreading it as we should be?

1 Corinthians 6:19-20: *We are stewards - caretakers of our own lives.* Are we managing our lives in a way that is worthy of God's ownership?

Sometimes even the best of our brotherhood can fall into fraudulent behavior due to pressure: Galatians 2:11-14: We need the brotherhood to watch out for us as we watch out for them.

It is so difficult to manage the many pressures of life in our present society. With everything out there in cyberspace the propensity to compare and to want is an ever-present challenge. If we couple that with a door of questionable opportunity opening we can really have a dilemma. One simple example might be illegally passing people on the shoulder when you are stuck in traffic.

 **Second leg - perceived opportunity, *Why People Commit Fraud, West Virginia University***

The lecture was referring to companies dealing with fraud, but in personal life the perceived opportunity comes and can take care of the perceived pressure in secret. When the opportunity comes up, it makes the pressure more real. That is such a temptation. It is here where opportunity to do something in the darkness to illicitly relieve the pressures of our lives



that **"Fraud Prevention Counseling"** can help save our reputation and integrity in our Christian lives.

David and Bathsheba - an opportunity that only brought sorrow and death: 2 Samuel 11:1-5: Wise counsel was spoken in this simple factual answer: She is married so you should leave her alone. We know the story - one horrible decision from King David led to more and more horrible decisions, all of which completely undermined any integrity King David had, resulting in multiple tragedies. David had words given to him that should have thrown up a red flag, but he ignored them. He had an opportunity, ignored the counsel and took the opportunity.

Christian Fraud Prevention Lesson: Personal spiritual fraud defense is embodied in our seeking excellent in thought and behavior, especially when pressures and dark opportunities abound!

Now we need to focus on personal spiritual fraud defense. We are defending against us committing anything that would be considered fraudulent.

1 Thessalonians 4:1-6, 9-11: The Apostle is encouraging them and telling them they are great examples, but then says, *"Excel still more!"* This is a powerful way to combat the fraud that can take our hearts. It does not have to be something big. Fraud happens in those quiet, dark places where no one else can see. We may commit fraud because it is convenient, it helps us get out of trouble, it makes us feel better or it may relieve a source of stress. But if it is wrong, it is wrong!

Opportunity for a "dark" solution is also opportunity to say "NO!" and to react with even greater integrity than you ever have. This is an opportunity to say, "I am a steward of my life" and God owns me and I owe Him my best. We must *excel still more*.

Come up higher. The power of saying "NO!" is most glaring when it comes to our controlling the desires of our flesh. This reminds us of Joseph when he was a steward in Potiphar's household. Potiphar's wife was trying to seduce Joseph and his response was, "NO!" He was put in prison for standing up for righteousness. Genesis 50:20: (NASB)...*You meant it for evil, but God meant it for good.* God allows temptations for good, just as in the case of Joseph. When these perceived opportunities come, we need to decide and know what to stand for and why we should stand there. The answer to not defrauding your brethren is that you must love and appreciate them...even if you do not like them. If they have been called to the same calling, who are we to judge them? We need to respect whom God called.

A good example is David not harming King Saul even though Saul was out to kill him:

1 Samuel 24:6: *Excel still more!* Come up higher! Let your spiritual integrity shine out. Refocus your ambitions exclusively towards Christlikeness in humble stewardship of life - this is your finest opportunity to relieve the pressures of life. It is hard enough to have the pressures of life pressing us towards opportunities to manage the pressures in a way that "no one will know." We all make mistakes. Now pile on our non-stop human ability to rationalize and we really have a problem. Once we go down this rationalized road we really need the **"Fraud Prevention Restoration"** part of the equation to kick in.

 **Third leg - rationalization, Why People Commit Fraud, West Virginia University**

The subtle power of rationalization - Eve in the Garden: Genesis 3:1-7: So far, so good. Know the guidelines, repeat the guidelines and acknowledge their source (God).

When our integrity is challenged, it is inevitably challenged by way of rationalization. This sounds like new information and therefore a new way to consider things. But God had already spoken! If you are hearing something different than what God said, put up your shield. One of Satan's tricks is to add a little truth in with the deception. That is why fraudsters online create websites that look like a real website so they can get your information.

Eve gave in to three rationalizing reasons. Adam only needed one - the fact that his wife had offered him that which was forbidden. Restoration would now be a necessity! **Please see the Bonus Material for more on the three factors that Eve fell prey to in her sin.**

Christian Fraud Prevention Lesson: Personal spiritual fraud has symptoms which are often internal but nevertheless recognizable as they are founded in the idolatrous perspective of ME first.



Often the symptoms of personal spiritual fraud are on the inside and not necessarily big. They are those little silent dark thoughts. We may keep them hidden on purpose and try not to pay attention to them until the proper opportunity comes up. We can find them because it is all about "ME first."

Psalm 10:3-4, 6-11: Whenever we rationalize ourselves into acting fraudulently we are becoming the "god" of our own lives. There is pride behind this, even when our fraudulent actions are simply for self-preservation. Out of this self-serving and godless way comes the spewing of dark words that reflect the darkness of the thoughts that are now living in our hearts. Rationalization simply breeds more rationalization. We do not want to focus on the activities but the *pattern*. The pattern is thoughts, words and actions - actions that may have begun as self-preserving are now actions of hurt for others. We rationalize, so restoration is needed! All of this is made possible by the delusion that God does not see. When we rationalize, what is clear becomes cloudy. What is wrong, false or a lie now becomes clear and focused. Look past what is right in front of you to godliness and righteousness. As with every other type of challenge we face in this life, there is an answer. This answer is never easy, but it is nevertheless an answer that we can grow into as we strive to follow Jesus!

 **Conclusion, Why People Commit Fraud, West Virginia University**

Christian Fraud Prevention Lesson: Acknowledge the seriousness of the smallest fraudulent thoughts and activities and the importance of keeping your personal integrity intact. Act accordingly.

Taking pens or pencils from work is fraud! As a Christian, we are supposed to be lights in the world, not contributing to the darkness in the world. Realize whose side you will represent by choosing between integrity and fraud.

Luke 16:10-15: Stewardship and perspective - simply, be faithful to that which is before you in a godly manner.

We can only serve one master. Will it be the God of heaven or will we choose the path of compromise that leads to serving that which is DETESTABLE in God's sight? *No one can serve two masters. Excel still more.* Know that the level of integrity you adhere to speaks more about your life than any other single element and we can always choose to *excel still more* if our integrity has been compromised. We have all made mistakes and made choices that were not godly. The key is that those mistakes do not have to define you. We can decide what level of integrity we are going to live according to. We can learn to *excel still more*, even if our integrity has been compromised.

Solomon before God after building the Temple: 1 Kings 9:4-5: David, even though he fell into evil and fraudulent activity so fully, had a heart for God and proved the loyalty and integrity of his heart by *excelling still more*. David went through years of trials, but was able to recover from sin. He brought his heart back in line with godliness. Submit yourself to whatever proving may be necessary to reveal the depth of your integrity.

Psalm 26:1-4: Always keep the brotherhood and your small role in it in your personal daily focus.

Philippians 2:3-4: *With humility of mind, regard one another as more important than yourselves.* Apostle Paul was a good example of treating others as more important than himself. He carried incredible opportunities, privileges and burdens, yet he saw himself as the least of the apostles. He also saw himself in the role of a servant.

We are God's stewards of our lives. We owe God our allegiance and highest actions. Live in integrity.

***So, does your mind have fraud protection?
For Jonathan and Rick and Christian Questions...
Think about it...!***