

Fraud AWARE



ASSISTING LOCAL COMMUNITIES WITH **FRAUD**
IDENTIFICATION, EDUCATION, & PREVENTION

I Almost Fell for It!

*True Stories of Conservative
Mennonites and Amish
Dealing with Everyday Fraud*





Who is Fraud Aware?

Fraud Aware was formed by a group of concerned Amish and Mennonite brethren who observed the consequences of many different types of fraud in our communities. Many people have been negatively affected financially, emotionally, and spiritually.

Fraud Aware's goal is to **EDUCATE** our communities on **IDENTIFYING** and **PREVENTING** fraud, thereby reducing its impact and enhancing our testimony in the world. We invite your suggestions on effective ways to work together to reduce fraud and make our communities fraud aware.

Stay Aware

To keep yourself fraud aware, you can stay in touch in several ways:

- 1 SIGN UP** for our free bi-annual newsletter by calling (844) 740-2790. You may request bulk quantities for distribution.
- 2 VISIT** our booth at various trade shows including Horse Progress Days, Eastool Expo, Shed Builder Expo, Midwest Tool Expo, Mt. Hope Showcase, and many smaller local events.
- 3 CALL** our Listen Library at (717) 562-0872 for educational Fraud Aware stories, and follow the prompts for story selection.
- 4 CONTACT US:**
Phone/Text: (844) 740-2790
Fax: (717) 222-5266
Email: info@FraudAware.us
- 5 CONTRIBUTE:** To those who are interested in helping with printing, mailing, and other costs, donations can be sent to:
Fraud Aware, c/o Kenneth R. Weaver, Treasurer
432 Frederick Rd, Milton, PA 17847

AUTHOR'S NOTE: The author has personally interviewed every potential victim featured in this publication, except for stories documented in the news. Each story is based on an actual experience of an individual from the conservative Amish or Mennonite community. Names and identifying details have been altered to protect identity. Fraud Aware appreciates the willingness of the potential victims to share their stories to help others escape fraud. Where given, dollar amounts are accurate to help you understand the scope of the scam.

Project manager and writer: Davin Martin

Copyright © 2025 Fraud Aware. All rights reserved.

DISCLAIMER: The content provided herein is for informational purposes only, provided merely to raise awareness of some of the potential ways that fraud can arise in any community. Nothing herein should be construed as legal, tax, investment, financial, or other advice.

A Message from the Board

We hear the same thing again and again.

“My wife would never do that,” a middle-aged businessman said when a banker warned him of the many thousands of dollars his wife had withdrawn from the bank. She actually had withdrawn the money and was preparing to mail it to a scammer.

“I thought I knew a lot about scams and money, but this one had just a little twist that made it seem believable,” a young father said after emptying his bank account to buy gift cards.

“I was so glad that someone was finally ready to help,” said a young schoolteacher. The fact was that the caller wanted to help himself to her money, and she almost gave it to him.

At Fraud Aware, we no longer think it could never happen to us. The Apostle Paul exhorts us, “Wherefore let him that thinketh he standeth take heed lest he fall.” Our vulnerability to scammers can feel depressing, but the next verse assures that God “will with the temptation also make a way to escape.” **A simple escape route, as you will see in the following stories, is to simply ask advice from trusted people you know before acting on demands from people you don’t know!** We believe that the more our people are aware of the strategies scammers use and the more we tell each other our stories, the better prepared we’ll be the next time a scammer calls.

Why don’t we have absolute confidence in ourselves? Well, look at the statistics on the next page.

We have received hundreds of calls over our Fraud Aware hotline, and we’ve heard stories about outright losses and close calls. We’ve heard from adult children wondering how to convince their parents to stop sending scammers more money. The stories involve single schoolteachers, bachelors, fathers, middle-aged mothers, businessmen, and retirees. Artificial intelligence is already making scams more believable.

We present to you this collection of stories, articles, and facts to prepare you, and us, for that critical moment when the next scammer comes knocking on your door.

The Fraud Aware Board

FRAUD AWARE BOARD OF DIRECTORS:

Sam S. Blank, Bird-In-Hand, PA, Old Order Amish
Lorin Strite, Waynesboro, PA, Washington Franklin Conf.
Kenneth Weaver, Milton, PA, Eastern Conf.
Arlin Martin, Chambersburg, PA, Nationwide Fellowship
Darryl Weaver, Jonestown, PA, Weaverland Conf.
Rodger Weaver, Denver, PA, Weaverland Conf.

FRAUD AWARE INDIANA COMMITTEE:

Norman Yoder, Shipshewana, IN, Old Order Amish
Lamar Schlabach, Middlebury, IN, Old Order Amish
Lester Beachy, Wolcottville, IN, Old Order Amish
James Borkholder, Nappanee, IN, Old Order Amish
Leland Bontrager, Shipshewana, IN, Conservative Mennonite Conf.
Allen Martin, Goshen, IN, Wisler Mennonite Conf.
Matthew Zimmerman, Goshen, IN, Old Order Mennonite Conf.

FRAUD AWARE OHIO COMMITTEE:

Aaron E. Weaver, Fredericksburg, OH, Old Order Amish
Andrew Miller, Windsor, OH, Old Order Amish
Ian Wengerd, Dalton, OH, Old Order Amish
Jesse Shaum, Columbiana, OH, OH/IN Wisler Conference
Nelson Martin, Greenwich, OH, Groffdale Conference
Rodney Weaver, Greenwich, OH, OH/IN Wisler Conference

ADVISORY BOARD:

There are currently twenty-three additional members from six states, representing ten different Amish and Mennonite church groups, serving on an advisory board.

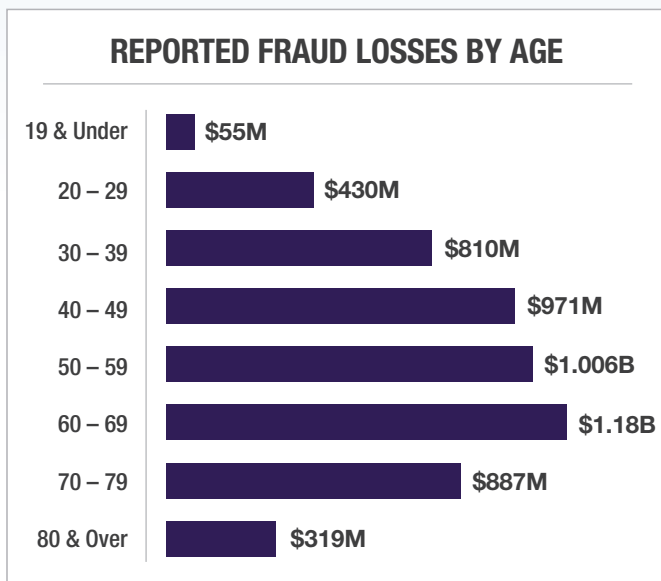
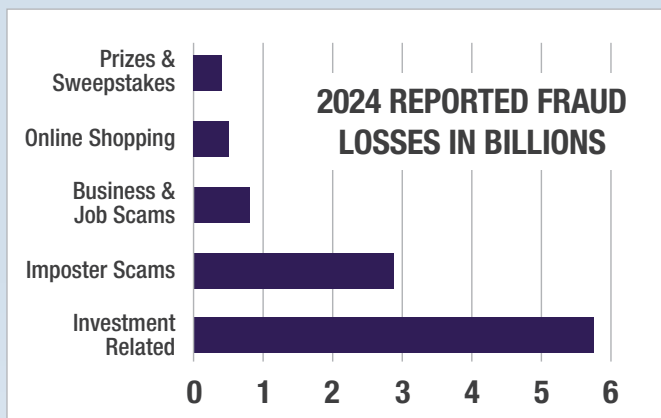
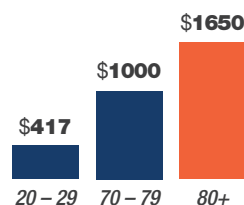
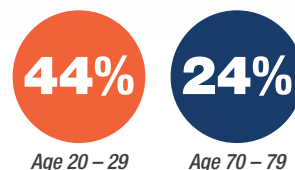


TABLE OF CONTENTS

I Don't Love You, Grandma!.....	5
Cash Only at Dexter Valley	9
Sheldon's Scareware	12
Don't Ruin My Son's Birthday!	17
Recently Scammed? You are Now More Vulnerable.....	22
The High Cost of Cheap Electronics	25
Is That Customer Who He Says He Is?.	30
You're Irresponsible	34
The Sheriff's Coming!....	37
The Cheapest Trailer I Never Bought.....	41
You Won Big!.....	45
Fraud in the News	48

Younger people reported losing money to fraud **more often** than **older people...**



...but when people aged **70+** had a loss, the median **loss was much higher**

SOURCES: Unless otherwise noted, all statistics from Federal Trade Commission, Consumer Sentinel Network, *Data Book 2024*, March 2025, and represent losses among the American general public.

^[1] <https://www.fbi.gov/news/stories/elder-fraud-in-focus#:~:text=Elder%20fraud%20is%20a%20expensive,to%20these%20crimes%20in%202023> – Accessed 1/20/25

^[2] <https://www.economist.com/briefing/2025/02/06/online-scams-may-already-be-as-big-a-scourge-as-illegal-drugs> – Accessed 2/10/25

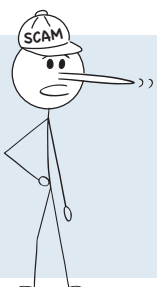


~~I Don't~~ Love You, Grandma

It all started when I answered a call from an out-of-state number I didn't recognize. "Hello, Grandma! Do you know who's calling?"

I knew I had a grandson teaching English in India who was coming home soon, so I responded, "Jeffrey! How are you doing?"

Oh, was he ready with a tale. "Terrible, Grandma! First, you can probably tell I have a bad cold by the way I sound. But it's worse than that. Is anyone around who is listening? I have a real problem that I need some help getting out of. I didn't know who I could count on, but I figured if anyone loved me enough to help, it'd be my grandma.



Scammer Weapon Alert

Scammers lie as easily as many people tell the truth.

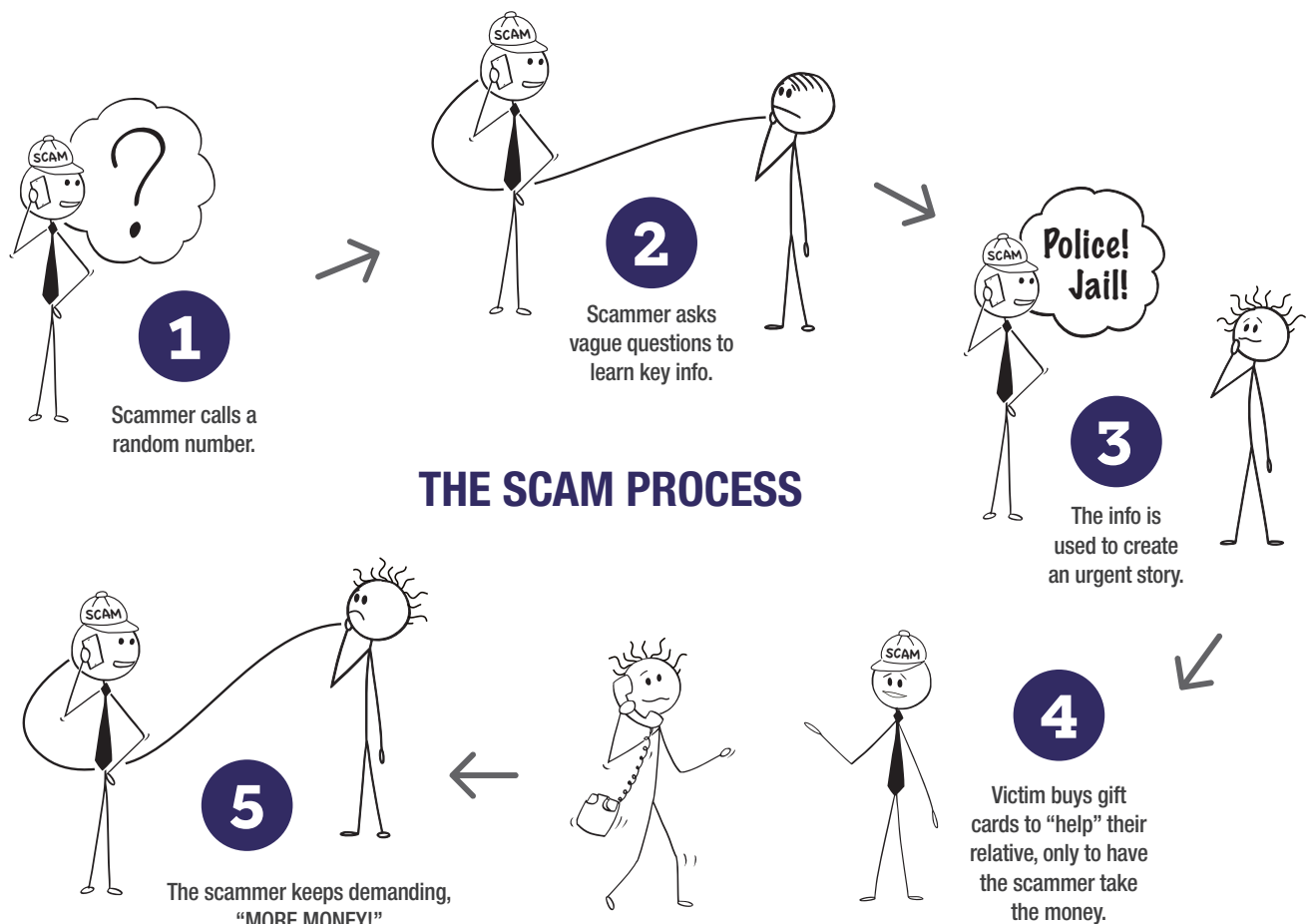


"I guess you know I'm in Florida for a wedding. Well, last night I stopped to let a pedestrian cross the road when a reckless driver crashed into my car and pushed my car over the pedestrian, killing him. It was so horrible! I keep seeing that man's face as I plowed into him. Worse yet, I'm being accused of killing the man! I'm in a police station right now, and I need some money so they will release me to go to the hospital to check out my throbbing neck pain. I hope I'm not going to get paralyzed. I got to get this neck pain figured out so I can think clearly for the big interview with the detective tomorrow. Hopefully, I don't

say anything stupid that'll land me in jail for life.

"I'm so worried that this is going to scare Mom and Dad senseless. With all the stress they already have, I can't imagine how they will handle it if they find this out." Jeffrey paused, voice quivering, then broke down crying.

I asked how I could help, and he just buttered me up saying how he loves me, and he knew he could count on me. Then he told me he was handing the phone over to the police chief who would tell me what to do. I heard the chains and handcuffs clanking, then a police officer






came on the line. He said Jeffrey would need \$1,800 to cover his bail before he could be released to the hospital to check out his neck pain. He told me to buy some gift cards at Walmart and read the codes over the phone so Jeffrey could get out.

I hung up the phone and just didn't know what to do. He had told me not to tell anyone, but I never go shopping without my husband Elam. I didn't want to tell Jeffrey's embarrassing story, but when I told Elam we needed to go to Walmart, he wanted to know what I wanted to buy. I finally had to tell him. Elam thought we should call Jeffrey's father and at least see if Jeffrey was in Florida or India. So reluctantly we called Jeffrey's father and asked where he was. He said he was pretty sure Jeffrey was still in India. Then he wanted to know why we were asking. We felt trapped into telling him, so we did.

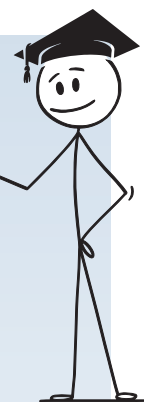
Anyway, Jeffrey's father called him at 2:00 a.m. in India time and left a message telling Jeffrey to call me. He told us not to do anything until Jeffrey called back. In the meantime, the scammers repeatedly called and pressured me to get the money as soon as possible. Oh, I didn't know what to do! When my real grandson Jeffrey finally called me, I could tell it really was his voice. It took me awhile to relax. First, I was relieved,

then I felt silly for being so gullible, and then I felt irritated that these scammers had wasted all this time.

The next time the scammers called, Elam answered, "We think you are scammers. Should we call the police?" The phone line went dead, and the scammers didn't call back again. Now I've learned my lesson. If a caller from an unknown number says, "Hi, Grandma! Guess who this is?" I don't say anything and just hang up the phone. 

LESSONS LEARNED

- Asking advice from their son was what saved Elam and Rebecca from getting scammed.
- If you get a similar call, hang up the phone, and call your "distressed" relative on the number you know to be correct.
- The calm response, like Jeffrey and his father gave, reassured Elam and Rebecca not to continue going along with the scam.
- Remember gift cards are for gifts, not for paying bills.





Computer-Generated Grandchildren?

Artificial intelligence is a cutting-edge technology that allows computers to create what are sometimes amazingly accurate lies. Have you ever been with two people who know each other so well that one person can start a sentence, and the other person can finish it? Artificial intelligence is similar. Computer programmers have designed computers that have analyzed so many words that they can finish sentences.



Of course, scammers want to use this powerful tool. For example, a computer might text back and forth with a potential victim. The scammers might look over the various victims that are texting with their computers and take over from the computer for promising victims.

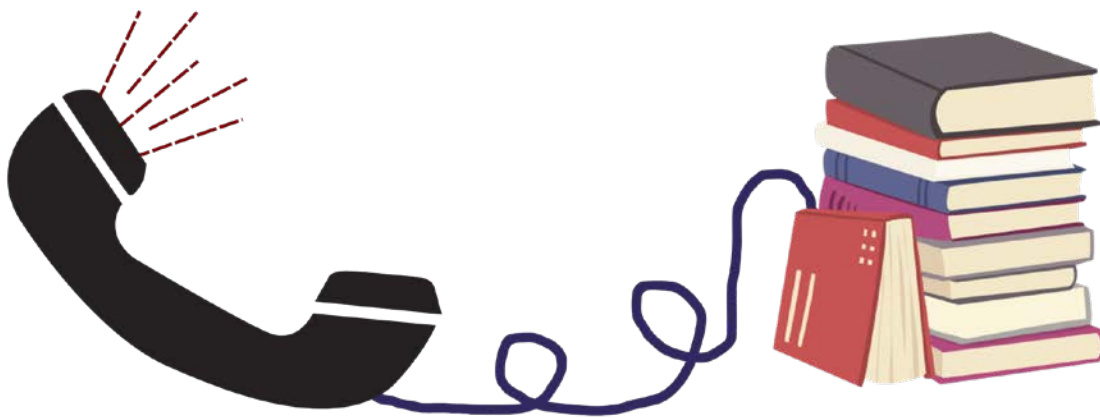
In a grandparent scam, a scammer might find a video from social media or a voice recording of a person and use it to impersonate a grandchild. Artificial intelligence needs only a few seconds of voice

recording to realistically mimic someone's voice. First, they use a computer with artificial intelligence capabilities to analyze the sound of the person's voice. Then the scammer types in what they want the computer to say. The unsuspecting grandparent hears what sounds like their grandchild on the other end and is more easily convinced to send money to the scammer.

This reinforces the need for constant vigilance. If you receive any call from someone asking for money, hang up, and call the number you know to be correct even if the voice sounds exactly like your grandchild. That's an artificial intelligence-proof strategy!

(717) 562-0872

To listen to educational Fraud AWARE stories call the...



...Fraud AWARE Listen Library.

Follow the prompts to select a story. Stories discuss:

- *Identity Theft*
- *Counterfeit Stamps*
- *Advertising Scams*
- *Recordings of Fraud Aware Presentations*

More stories are added as time allows.

**LISTENER
CONTROLS**



Rewind



Pause



Forward



Main Menu

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE.

— Benjamin Franklin

A gift of one of these resources may save a loved one untold deception, fear, and money.

\$9⁹⁹
EACH



Using simple language, these books detail real-world examples of fraud and scam operations, and how they can deceive and take advantage of real people. Learn how to recognize scams and take steps to safeguard yourself and your community.

**CALL CHRISTIAN
LIGHT PUBLICATIONS
TO ORDER!**



CHRISTIAN LIGHT
PUBLICATIONS

Website: christianlight.org

Phone: (800) 776-0478

Fax: (540) 433-8896

Mail: PO Box 1212
Harrisonburg, VA 22803

Email: orders@christianlight.org

**Discount available
for bookstores**

Educate Your Family

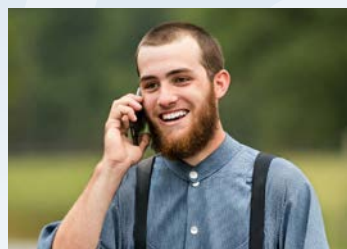
Order one or a pack of ten copies of ***I Almost Fell for It*** for your family, friends, neighbors, or employees.

\$4.95 ea. or 10 for \$39.50



Who is susceptible to scams?

- ☒ Your parents
- ☒ Your neighbor
- ☒ Your secretary
- ☒ Your son
- ☒ Your daughter
- ☒ Your wife
- ☐ **YOU**



***Learn what YOU can do to protect yourself
and your community from frauds and scams!***



P.O. Box 34, Ephrata, Pennsylvania 17522
(844) 740-2790 | info@FraudAware.us
www.FraudAware.us

