



Spiritual Lessons
from a
SCAM

Eva and Alex Peck

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from a Scam

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Dedicated to God, or the Source of All Things,
who has always supplied our needs;
and to those who have been hurt
by unscrupulous scams.

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Acknowledgments

First, I would like to thank God, the Source of All Things for enabling, inspiring and blessing the publication of this book. Even though it was born out of the trial and trauma of a scam, I am grateful for all the help received and insights gained, and the resulting spiritual growth and transformation.

I must thank my husband, Alex, for his sizeable and valuable involvement in this book through researching and contributing information, as well as helpful editorial suggestions. While we both shared in the challenging experience of financial loss through a scam, we also traversed together the healing process and thus were able to support and encourage each other, as well as pooling our insights.

Finally, I am grateful that the trial and trauma were not more than we could bear, that our loss did not affect our livelihood, and that we now have much more compassion for the countless others who too have been unsuspectingly caught in various scams. I am also thankful that through our experience, we may be able to help others similarly affected.

Eva Peck

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Contents

Preface	1
Introduction	3
Anatomy of a Scam	6
Aftermath of Being Scammed.....	8
Practical Tips.....	10
Alertness and Watchfulness.....	10
Healthy Suspicion	10
Discernment	11
Ten Golden Rules of Protection.....	11
Health.....	16
Sleep and Rest	16
Diet.....	16
Exercise.....	18
Mental Health.....	21
Spiritual Lessons and Insights.....	24
Seeking First the Kingdom of God.....	24
Prayer and Spiritual Focus.....	27
Faith in God.....	29
Acceptance.....	31
Focus on the Positive.....	38
Gratitude.....	41
Preciousness Time.....	44
Eight Worldly Concerns	48
Love of Money	52

Generosity	54
Cause and Effect (Karma)	58
Mindfulness	62
Compassion	68
Forgiveness.....	72
The Peace Method.....	77
Present Moment	77
Expressing Feelings.....	78
Acceptance and Appreciation	78
Considering the Contrary.....	79
Enthusiasm.....	80
Loving One's Enemies	81
Prayers	87
Prayers for Ourselves and the Scammers.....	87
Prayer from a Different Perspective	90
Afterword	93
About the Authors.....	98
Eva Peck.....	98
Alexander Peck.....	99
About Pathway Publishing.....	101

Preface

The purpose of this book is to help those who have been victims of scams or other crimes resulting in loss and trauma, as well as the turbulent emotions of grief, anger, desire for revenge, denial, depression, helplessness, hopelessness, and despair.

The insights are an outgrowth of our experience of being scammed and left wondering how on earth could we have fallen for something like that. It is also our healing journey from darkness to light.

For us, reviewing and applying the principles in this book has resulted in spiritual growth. It has also spawned compassion for the countless other victims of scams. Compassion is equally needed for the perpetrators, for in due time, even if it is in the next life, they will reap what they have sown, and experience the pain that they have inflicted on their victims — unless they have turned from their ways with deep regret and remorse over their actions.

The book is not intended to provide comprehensive information on how to avoid scams, which nowadays is readily available. While it does contain basic practical tips, its focus is on spiritual principles. These come mainly from two spiritual traditions — Christianity (supplied by Eva) and Buddhism (supplied by Alex).

Preface

The spiritual principles from both traditions can help facilitate healing by reorienting the mind from dwelling on the pain, loss, helplessness, desire for revenge, anger, hate, and similar thoughts and emotions to higher perspectives of understanding, forgiveness, gratitude, compassion, and ultimately love, all of which are life-giving and health-conducive.

In the context of suffering, this quote is instructive and relevant: “Heartbreak and hope are not mutually exclusive. We can be angry and sad and filled with longing for something we cannot have, and simultaneously we can be grateful for what we’ve got — aware, for reasons we’d never choose, of what really matters and what doesn’t.” (Lennon Flowers)

The ideas and principles in this book have been applied, and are in the process of being applied by the authors and found to be helpful. If consistently and repeatedly put into practice, we believe that they can also help you, the reader, to begin to free yourself from mental and emotional pain and raise your perspective to higher planes of existence.

In closing, may the information shared in this book be of valuable assistance in being protected from a scam and helping those who have been victims of a scam — or suffered other losses and traumas. In addition, may we all discover precious intangibles, which in the long run could far exceed any monetary or physical loss.

So let’s begin the journey ...

Introduction

I do not usually answer unknown calls, especially if they are from interstate. That morning, almost as though led into it, I got up from the sofa and picked up our portable handset of the landline phone. Events happened quickly in the conversation – and both my husband and I got hooked and ended up being drawn, where under normal circumstances we would have never ventured.

Regrettably, countless others have fallen victims to financial scams. In fact, more and more people are losing large sums of money through being scammed. As the scammers are becoming cleverer and more sophisticated, yet more people will be caught unawares – unless keeping well informed about scams and constantly vigilant.

The call on that fateful morning came from a lady supposedly from the Security Department of VISA and Master Card of our bank. She asked if I had made two specific transactions on my VISA card earlier that day. When I said no, she said there was other suspicious activity on our account, and transferred me to the Fraud and Detection department (which does exist at the bank). I ended up talking to a woman by the name of Veronica. She said that 74 attempts were made to withdraw money from our accounts during the past week, all traceable to the local bank branch.

Introduction

She asked that, in order to help them catch the perpetrator/s, I go to the bank, withdraw a sum from our account, and deposit it temporarily (for one hour) into a cloud account at the neighbouring bank. At that time, she sounded plausible and convinced us that she was trying to help us and we were helping her. She cleverly swayed my husband and me to trust her, and under the emotion of the moment, we did as she asked. Unfortunately, only later did we realize that she was a fraudster herself, transferring money directly or indirectly from our account to accomplices!

During the interactions with Veronica, she had me download apps for the purpose of gaining access to my computer. She seemed to have known ahead of time what accounts I had – hence her foul motive was not immediately obvious. She said she would call the next day to further work on the matter. Our call ended with reassurances that our money taken out of our account would be restored at the end of the following business day.

Thankfully, by early evening the same day, we caught on what had happened and I reported the scam/fraud to the bank early the next morning – at 3:30 am because I couldn't sleep. They locked access to our internet banking and advised us not to have any further communication with the scammer, so we ignored all the calls – which were numerous.

Introduction

Looking back the next day, both my husband and I couldn't believe that we did what we were asked to do. It was almost like a spell was cast over us. Our emotions were activated and our judgment suspended. Even though we were aware of the existence of scammers and reasonably careful, this one caught us unawares.

Yet, sadly, we are far from alone to whom something of this nature has happened. Millions are being scammed around the world of large amounts of money. Senior citizens especially (which we both are now) are vulnerable to scammers' tactics some of which are described in the next section.

Anatomy of a Scam

This information comes from the [webinar](#) entitled “The Neuroscience behind Financial Scams”. The webinar is described as follows: “Older Americans lose billions annually to financial scams and experience a range of harms resulting from their victimization. At times our response is incredulous and at times sympathetic. What is nearly universal is a lack of understanding of why older adults fall victim to these scams. Using brain science and psychological principles, Erik Lande, a neuropsychologist, guides attendees through an explanation of the mechanisms that facilitate vulnerability to financial scams.” Erik comes to the following conclusions:

Aging disproportionately affects the frontal lobe and prefrontal cortex, which is involved in decision making and judgment – especially the kind of decisions involved in scams. This results in decreased ability to process information in a rapid manner. It also results in increased susceptibility to financial exploitation involving urgency and emotional information. Hence seniors are increasingly vulnerable due to their aging brain.

In addition, physical, emotional and societal issues play a role. Senior adults have trouble holding onto information, they don't think about it, and therefore may act impulsively. This is exacerbated by the visceral nature of scams. They tend to grab a person

by the guts and one just tends to go along with the scammer.

Seniors are also disadvantaged by the fact that they are not up-to-date on technological advances and cannot readily discern what a scammer may be up to. They may also have sensory limitations – hearing and sight – and other health issues, as well as feeling lonely, which further makes them vulnerable to being taken advantage of by seemingly friendly callers. In fact, many well-off seniors have lost much of their wealth through being scammed out of it.

Aftermath of Being Scammed

Being financially scammed (as we were) leaves the victim reeling with a range of turbulent emotions including:

Despair – what do I do now? This is especially true if the loss is sizeable, and even more so, if it affects one’s livelihood or future.

Guilt, embarrassment and shame – for example, “how dumb of me to have allowed this to happen!” Such thoughts and emotions tend to keep victims in isolation – not wanting to share their suffering with others, or report it to authorities.

If only ... – “if only I did/didn’t do ...” Such thinking tends to exacerbate the feelings of guilt and shame.

Anger – “how could they have dared do this to me?” When innocent trust has been betrayed by the scammer, anger toward them can quickly arise.

Denial – “it can’t be true!” To realize that a sizeable amount of money has been stealthily taken away is difficult to come to terms with – and will take time to acknowledge and accept.

Fear – could it happen again? It is a sad fact, that once a person has been scammed, unless they are extra vigilant, it could happen again.

Grief with all its associated emotions. Having suffered a financial scam represents a genuine loss.

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