

salvos

magazine

Help! I've been scammed!

Steps to reducing the risk



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NEWS

Taking
charge
of scams

FAITH TALK

Just the
way you are

MY STORY

When the
stakes are
high



*“Let go of who you think
you're supposed to be;
embrace who you are.”*

- Brené Brown





The Salvation Army is about giving hope where it's needed most.

What is The Salvation Army?

The Salvation Army, an international movement, is an evangelical part of the universal Christian Church.

Vision Statement

Wherever there is hardship or injustice, Salvos will live, love and fight alongside others to transform Australia one life at a time with the love of Jesus.

Mission Statement

The Salvation Army is a Christian movement dedicated to sharing the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice



The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present, and future. We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions, and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Salvos Magazine

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A sense of shame

The latest Targeting Scams report reveals that Australians lost a record \$3.1 billion to scams in 2022, an 80 per cent increase on total losses recorded in 2021.

Most of us know someone who has been scammed, and many of us have been scammed ourselves.

It's a horrible feeling to realise you have been scammed. There can be feelings of being violated, anger, shock, panic – and many more. Shame and embarrassment are also high on the list, with many people blaming themselves for being deceived by the scammer.

In our feature on scams this week, we talk about the importance of not feeling ashamed – scammers are highly skilled at what they do when committing fraud against those being scammed. It's a global crime that impacts people from all walks of life.

In Faith Talk this week, Mal Davies talks about body shame and embarrassment. He emphasises that God does not focus on our physical appearance but on who we are inside. God looks at our heart and loves us just the way we are.

Simone Worthing **Editor**

Scams:

We've *all* been there

"Anyone who says they can always spot a scam is telling fibs."

**– Dr Paul Harrison,
Senior Lecturer in
Consumer Behaviour,
Deakin University**

A SCAM CAN CATCH ANYONE

Scams are designed to steal your identity or money.

Today's scammers are often professional businesses with call centres, training programs and performance indicators their workers need to meet.

Scams target people of all backgrounds, ages and income levels across Australia.

They come into our lives through our phones, emails, texts, pamphlets in our letter-boxes, Facebook friends, even our front doors, and tap into our emotions, desires, innermost needs and wants.

None of us like to admit we're capable of falling for a scam, but we are all vulnerable in some way and scammers focus on our vulnerabilities. Our overconfidence in picking a scam can also make us a target.



SCAMS: Common & costly

Nearly 1 in 10 Australians reported being scammed in 2019, suffering an average loss of \$12,000.

Source: Westpac's State of Scams report.

PROTECT YOURSELF

1. Slow down. You need to slow down your decision-making process by doing things that help you make more rational decisions.



Look for clues that something's suspicious:

- Is the contact uninvited?
- Is it urgent?
- Is there a call for secrecy? Is it something you don't feel comfortable sharing with somebody else?

→ Identify your emotional triggers:

Look for these warning signs that can make you act too quickly: fear, greed, curiosity, urgency.

→ **Talk to someone you trust:** Have a chat to a friend, family member or colleague to see what they think.

→ **Go with your gut:** If there's something that makes you feel uncomfortable, secretive or nervous, it's often a good indicator that something's wrong.

2. Secure your stuff

- Use strong passwords
- Keep your personal details secure
- Secure your computer and mobile devices
- Check your privacy and security settings on social media

- Take care when actioning email requests
- Shop on secure websites

3. Know who you're dealing with.

If you've only ever met someone online or are unsure if a business is legitimate, take some time to do more research.

The Stay Smart Online website: [cyber.gov.au](https://www.cyber.gov.au) has simple, easy-to-understand advice on how to protect yourself online.



The top contact methods for scammers are: text messages (33%), phone (29%), email (22%), internet (6%) and social media/online forums (6%).

HELP! I THINK I'VE BEEN SCAMMED

If you've lost money or given out your personal details to a scammer, you're unlikely to get your money back. But there are things you can do now to limit damage, and look after yourself (and others) going forward.

REMEMBER STARRS:

Stop. Stop contact, stop sending money.

Take Action. Call your bank straight away if a scammer gets access to your credit card, bank account or personal information. Your bank can freeze the account and may be able to reverse an unauthorised transaction.

If you suspect you are a victim of identity theft, contact **IDcare**.

Report. If you've been targeted by a scammer, report it to:

- Banking and credit card: your bank
- Fraud and theft: your local police – call 131 444
- Tax-related scams: Australian Taxation Office
- All scams: Scamwatch, so they can warn others

Reach out. While it can feel embarrassing to let others know, it's actually the best way to get help and to help others out too.

Seek help from someone you trust, a local health professional or counselling support service.

- **Lifeline**
- **Beyond Blue**

Share your story. We all have a story to share about how we've been scammed or nearly scammed. Share your experience and learn from each other, remembering that scammers are often professionals with sophisticated setups.



Who do you want to be?

Dealing with scams is tricky – there are no easy answers! It's natural to want to trust people and institutions. Trust is essential to function in society, but you need to protect yourself and your loved ones. Victims of scams are often affected emotionally, including losing trust in others and feeling anxious about unknown callers.

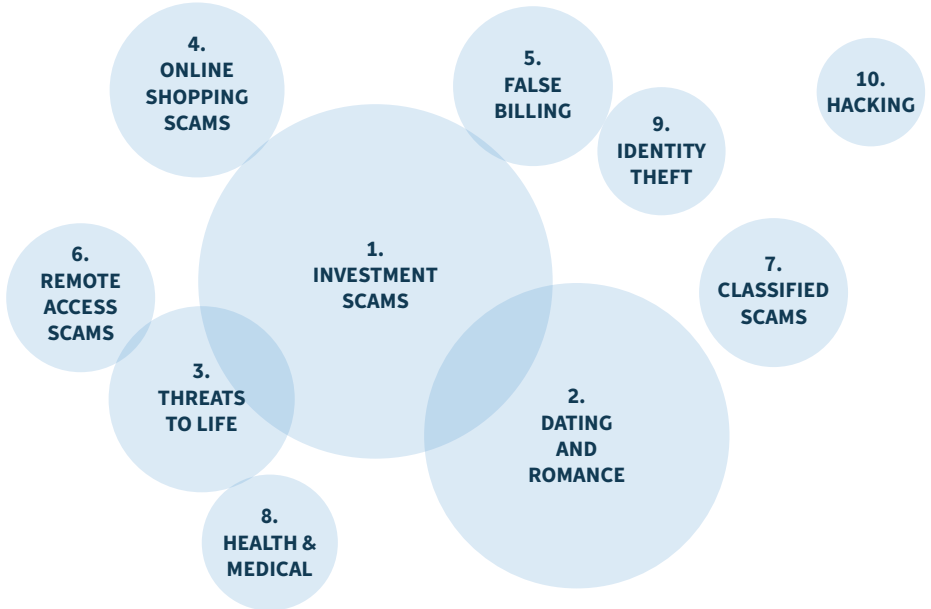
What sort of person do you want to become?

- 1. Gullible Gail:** driving without checking blind spots.
- 2. Cranky Chris:** distrusting everybody and everything.
- 3. Healthy Sceptic Hal:** knows their own vulnerabilities and asks others where they don't.



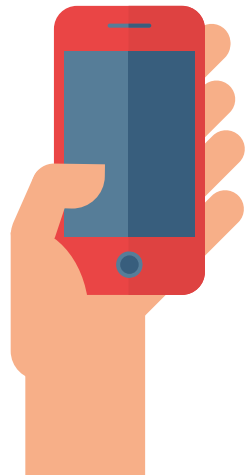
TOP 10 SCAMS

Source: scamwatch.gov.au



Activity:

1. Have you ever dodged or been duped by a scam?
2. If someone was going to target you for a scam, what do you think they would do?
3. One action I'll take to become more scam-proof is...



Cracking down on scams

Being vigilant in confronting an increasingly sophisticated crime

By Simone Worthing

“Scammers don’t discriminate – they target everyone; we are all vulnerable,” says Vicki Penner, Queensland manager for The Salvation Army’s Moneycare financial counselling service.

“The landscape is changing. It’s no longer the vulnerable and elderly who are being targeted, it’s all of us. If you have a mobile phone, an email address and use any social media platforms, be wary.

“Scammers are using sophisticated methods, and people with financial and IT [information technology] knowledge are also being impacted.”

NATIONAL ISSUE

The latest Targeting Scams report has revealed Australians lost a record \$3.1 billion to scams in 2022, as government, law enforcement and the private sector look to improve collaborative efforts to support the community in the fight against scams.

Scams range from impersonating family members, mirroring genuine websites and phone numbers, unpaid road tolls, speeding fine impersonations, relationship and romance baiting schemes, employment scams, and many more.

People across all age groups, genders, ethnicity and abilities have been scammed. Many have lost huge amounts of money, including life savings, businesses and homes. Others have lost a sense of security and safety, and feel violated. For many, the impact of the scams has wreaked havoc on their physical, mental and emotional health.

Annie received a call, supposedly from her bank, warning her that someone was trying to make unauthorised withdrawals from her account. The caller then asked for Annie’s credit card details, bank details, and the code that was sent to her phone – which she gave him.

The next day, she told her adult children about the call. They checked her accounts, saw that two withdrawals of several thousand dollars had been made, and immediately contacted the bank. The experience left Annie shaken, distressed and nervous.

Jack received a text from Linkt about an unpaid road toll trip, asking him to pay in full. Jack knew his account was overdrawn, so he clicked on the provided link and entered his credit card details. The next day he noticed five transactions of \$1000 charged to his credit card.

Val received text messages from her ‘daughter’, saying she had dropped her phone and couldn’t transfer money to pay an urgent bill. She only became suspicious just before starting to transfer the money requested.



SALVOS MONEYCARE

When someone calls Salvos Moneycare to make an appointment in response to a scam, the financial counsellor will support the person through the whole process.

“Our counsellors support the caller with contacting their bank, making a complaint and notifying as many authorities as we can – such as the Australian Competition & Consumer Commission (ACCC), Australian Financial Complaints Authority (AFCA), the Australian Securities and Investments Commission (ASIC) and Scamwatch,” explains Vicki.

“Our financial counsellors provide a safe space to support community members who become a victim of scamming. Our person-centred approach is supportive during this very stressful and distressing time. We will guide and create referral pathways for those who require further emotional and psychological supports.”



Scan here for more information on Salvation Army financial services.

EMERGENCY CONTACTS

If you think you've been scammed, contact your bank as soon as possible. Most banks have 24-hour numbers you can call. Or contact:

- Salvos Moneycare (to book an appointment with a financial counsellor) - **1800 722 363**
- Scamwatch (to lodge a complaint and for information) - **scamwatch.gov.au**
- IDcare (supporting people impacted by recent data breaches) - **1800 595 160**
- ReportCyber (information and reporting scams) - **cyber.gov.au**

THE SHAME BEHIND SCAMS: WHEN CRIMINALS COME CALLING

Always remember that scams are fraud. If you've been scammed, you are a victim, and it's not your fault.

There are things you can do, such as report the scam or get the help to do this.

The impact can also be personal and affect those who have been scammed emotionally and mentally. Reactions may include feelings of anxiety, shame, embarrassment, guilt, anger, loss of trust in others, loss of a sense of security, grief and more.

If you've been scammed, it's important to find ways to take care of yourself. Call on your support system of caring family and friends, or a local service such as the Salvos Moneycare. Take time to talk through what has happened, to hopefully minimise unhelpful, negative self-talk.

Reporting the scam will give you some control over the situation.

Remember, many scammers are exceptionally good at what they do and people of all ages and from all walks of life have been scammed.

Just the way you are

Unlike physical beauty,
inner beauty is timeless

By Mal Davies

One song that's embedded in the soundtrack of my life is the 1977 Billy Joel classic 'Just the Way You Are'. Its beautiful piano line and thoughtful lyrics not only make it one of the most played love songs ever on commercial radio, but also convinced a generation of us to 'don't go changing' and that we were valued for who we are.

Well, in 2010 we got the message again – in a big way! US singer-songwriter Bruno Mars made his debut with an original song also called 'Just the Way You Are'. It was a Top 10 hit in 25 countries, won Mars a Grammy in 2011 and has sold more than 12 million copies.

The lyric is simply a guy singing the praises of his beautiful girlfriend/wife and commenting on how amazing he finds her. It's something of a universal lyric with a catchy tune, and it's not hard to see why it sold so well from the UK to Israel to Slovakia.

DO I LOOK OKAY?

There's an interesting little note in the lyrics, however, that caught my eye: "When I compliment her, she won't believe me / And it's so, it's so sad to think that she doesn't see what I see". The song goes on to say that she constantly checks, "Do I look okay?"

A study by the US-based Women's Therapy Institute found that where men





generally find self-esteem internally, based on their personal accomplishments, women rely on external validation, spending more time on their appearance and needing to hear praise from others.

Self-esteem has taken a battering in the past decade, especially among young females. The Dove Global Beauty and Confidence Report found that only one in five Australian women has high body self-esteem, and of the 13 countries surveyed Australia ranked No. 11 of nations reporting the lowest self-esteem.

As for people who identify as transgender or non-binary, studies have shown that they may experience low self-esteem due to experiencing gender dysphoria, discrimination, harassment or rejection, with more than half seriously considering suicide.

Self-esteem in children plays a crucial role in their happiness, sense of worth and overall development. Research has identified several factors that affect children's self-esteem, including appearance, academic performance, and parents' education level, employment and socio-economic status.

TIMELESS INNER BEAUTY

With books on self-esteem proliferating, and plastic surgery reaching

unprecedented levels, it seems that self-acceptance and self-confidence are indeed taking a battering.

The concept of physical beauty is subjective and, like fashion, changes over time. Physical beauty fades with advancing years, but inner beauty is timeless.

The Bible tells us that we are "fearfully and wonderfully made" and that God focuses not on our external appearance but on who we are deep inside.

"Your beauty should not come from outward adornment ... it should be that of your inner self ..." (1 Peter chapter 3, verses 3–4, New International Version).

Both Bruno Mars and the Bible tell us we're amazing, just the way we are.

If you or someone you know needs help, contact Lifeline on 13 11 14; or Suicide Call Back Service on 1300 659 467.



Scan here to read more life-changing stories of hope.

When the stakes are high

Making a difference in young lives at Riverside Gawler

By Anthony Castle

Cameron Brewis is the youth team leader at Riverside Gawler Salvos in Adelaide's outer northern region. He started the youth program four years ago after realising he could be a positive influence in the lives of young people.



Cameron Brewis has plans to grow the youth programs at Riverside Gawler Salvos in Adelaide.

Cameron began volunteering at Riverside Gawler Salvos, including managing the cafe and helping with the other programs. Gawler is the oldest town in South Australia, and urban sprawl is quickly turning it into an outer northern suburb of Adelaide. With this rapid growth rate come significant challenges, and Cameron knows some of the town's young people face a tough time.

"I wanted to see the youth space in Gawler grow," he explains. "I wanted to keep young people from going down the path I went down. I have the perspective and life experience that can help.

"There can be drug use and violence here. Some of these kids have been in care, with parents living out of their cars. The closest suburbs are also lower socio-economic areas, and guys come up on the train line, sometimes causing trouble."

PRACTICAL SUPPORT

Cameron oversees the Salvos Riverside Gawler youth program on Friday nights, life groups, and school programs throughout the week. The Salvos facilitate a cooking class for young people that supports their study goals. Young people in the Gawler area are less likely to study or work, and fewer are pursuing full-time secondary education.

“

The repercussions of not being given the right life skills are huge.

”

"We take four to six young people and go through basic cooking skills, and they prepare meals for the homelessness program," Cameron says. "They learn skills, we build relationships, and they do something for others. They also get points towards finishing high school."

Education and employment are key challenges for young people in town, but the risks associated with the area



Riverside Salvos work throughout the Gawler area, offering a range of community events.

can be higher. Tragically, young people in the Gawler area are twice as likely to die from preventable causes such as suicide, road accident or assault than in the Greater Adelaide region. For young people in Gawler, the stakes are high.

"It's all at stake," Cameron says. "Unfortunately, some of these kids don't have good role models or a father who's around, or there might be parents with addiction issues. If young people don't have the right support, there's only one way to go. The repercussions of not being given the right life skills are huge."

THERE IS HOPE

Cameron has plans to grow the youth programs at Riverside Gawler Salvos, to train leaders and build programs for different age ranges, and continue to show that there is hope for young people facing tough times.

"We have a young person who is from the foster care system," Cameron explains. "We took them to a youth event, and they gave their heart to God. It's made a huge impact on their life."

Cameron's own life changed course following the prospect of time in prison,

and a moment of prayer outside a courthouse.

"I was at the pub one night having a beer," Cameron says, "and Darren [Darren Dwyer, Riverside Gawler corps officer (pastor)] was doing the pubs outreach. We struck up a conversation and built a relationship.

"At that time, I had dates in court, looking at jail time and was maybe going away for six years. Outside the courthouse, Darren supported me, we prayed and put it in God's hands. I walked out with a fine. I quit my job and went into full-time ministry. From that day on, I decided to dedicate my life to God."

If you or someone you know needs help, contact Lifeline on 13 11 14; or Suicide Call Back Service on 1300 659 467.



Scan here for more information on Salvation Army services.

Chocolate pudding



Ingredients

½ cup milk; 80g butter, melted, cooled; 1 egg; 1 cup self-raising flour; 2 tbsp cocoa powder; ½ cup brown sugar; optional berries and cream

Sauce

2 tbsp cocoa powder, sifted; ¾ cup brown sugar; 1¼ cups boiling water

Method

- Combine milk, butter and egg and lightly whisk.
- Mix flour and cocoa in a large bowl. Stir in sugar. Slowly add milk mixture to flour mixture, whisking until well combined.
- Combine cocoa powder and brown sugar for sauce in a bowl. Spoon pudding mix into 1.5L baking dish. Sprinkle combined sugar and cocoa over pudding.
- Slowly pour boiling water over the back of a large metal spoon to cover pudding. Bake for 35 to 40 minutes at 180°C.
- Serve hot with berries and cream.



Quick quiz

1. When is World Elephant Day?
2. How many litres of water does an elephant's trunk hold?
3. How long is an African elephant pregnant for?
4. How do you tell the species of elephants apart?
5. As a group, what are the lion, leopard, black rhinoceros, African bush elephant and African buffalo called?

Bible byte

"So encourage each other to build each other up ..."

1 Thessalonians
chapter 5, verse 11
Living Bible translation

Tum-Tum

On which page of this week's *Salvos Magazine* is Tum-Tum hiding?



Wordsearch

Words are hidden vertically, horizontally, diagonally, forwards and backwards. Enjoy!

O	K	Z	U	E	P	W	O	N	I	O	N	S	C	D	H
Q	J	V	W	I	N	T	E	R	Q	W	T	M	A	W	O
F	P	U	D	D	I	N	G	D	V	V	F	J	R	D	T
F	T	P	X	P	U	M	P	K	I	N	L	O	R	W	C
I	L	I	M	L	D	M	A	G	F	F	Z	I	O	A	H
L	E	I	Y	E	Z	S	P	P	A	F	D	M	T	R	O
L	E	S	X	M	Z	C	E	L	P	R	K	X	S	M	C
I	K	O	D	O	H	R	J	A	I	L	L	S	K	P	O
N	S	U	P	N	Q	A	F	K	S	N	E	I	G	L	L
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D	J	J	H	E	A	R	T	Y	K	F	H	F	N	Z	T
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I	M	M	U	N	I	T	Y	K	V	P	E	A	R	S	O

- | | |
|---------------|-------------|
| Apples | Onions |
| Broccoli | Pears |
| Carrots | Potatoes |
| Dumplings | Pudding |
| Filling | Pumpkin |
| Garlic | Roast |
| Hearty | Seasonal |
| Hot chocolate | Slow cooker |
| Immunity | Soup |
| Leeks | Stew |
| Lemons | Warm |
| Nutritious | Winter |

HAVE A LAUGH

What do you call a snowman's temper tantrum?
A meltdown.

What did the tree say after a long winter?
What a re-leaf!

What kind of androids do you find in the Arctic?
Snobots.

How does a snowman get to work?
By icicle.



DID YOU KNOW?

13 August is Left-Handers Day.

About 10% of the world's population is left-handed.

The prevalence of left-handedness varies across the world - from 3.5% in China and 10% in Australia, to more than 13% in the Netherlands.

This unofficial holiday aims to raise awareness of the advantages and disadvantages left-handers face.

Quiz answers: 1. 12 August, 2. 8, 3. 22 months, 4. By their ears, 5. The Big Five. **Tum-Tum** is hiding in the table of contents on page 3.



Eva Burrows
College

EVENTS MEETINGS CONFERENCES



Located 23km east of Melbourne CBD, Eva Burrows College at Ringwood is a perfect venue for a wide range of events.

We offer modern facilities, beautiful native surroundings, professional sports field, flexible meeting spaces, on-site accommodation and technology-rich amenities.

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