



THE FRAUD AWARE NEWSLETTER

ISSUE 6
SUMMER 2026

“Moreover it is required in stewards, that a man be found faithful” — 1 Corinthians 4:2

FROM THE BOARD

Welcome to another Fraud Aware Newsletter

A collapsed loan pool! Money lost to a phone scam! A fake check results in big losses! Headlines like this are unfortunately much more common than we like, and now, this newsletter is in your hands with even more warnings and stories of fraud. It's scary. Is living in fear the reality of our future?

No, no, far from it. Yes, these stories and incidents are concerning, and we do well to use caution and be aware. But, let's consider this from a different perspective. In 2 Tim 1:7 we read “For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind.” When we put our trust in God, faith can overcome fear. Having our faith in the right place will not only bring peace but will also give us one of our best defenses against scams. Scammers thrive on creating fear and urgency, and if we can avoid allowing our emotions to be controlled by fear, we are much better equipped to logically think through situations. Remember we are not alone, we have a Faithful Father we can consult, and for many of us a Brotherhood we can reach out to.

It is our humble desire that this newsletter does not cause more apprehension, but rather, is a resource for information that will better equip us and help us be aware of the tactics used by scammers. May it also assist us in making sound decisions that will avoid unnecessary losses to fraud and scams.

-Sylvan Martin,
Advisory Board Member



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Fraud Aware is a conservative
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International Trade Fraud

It all started with an email from an overseas broker inquiring about buying chairs that we manufacture. We had just come through the Covid period, when we were so extremely busy that we were not looking for more work. However, now that Covid was past, our business had really slowed down, and so we were looking to increase our sales. We joined a couple B2B organizations that showcased our products and gave us the potential to sell our products nationally and internationally. In retrospect, that is very likely how this scammer located our company.

The email stated that a broker from Noble Brokers in England had seen us online and that they were interested in pricing and packaging details for 12,000 Chesterfield chairs. The email had all the details of the Noble Broker firm supposedly involved including the address and phone numbers. There were a number of emails exchanged regarding whether we could supply that number of chairs in the required time frame and whether we could package them and transport them to the closest port for shipment. He said he would negotiate with the buying entity, which was the International Rural Development Initiative, and get back to me with the results. It was only a few days until he sent me an email stating that he had completed the transaction with the NGO organization, and that the order would be sent in a few days. In the meantime, we had a lot of questions regarding the details of an order like this, and so we asked many questions to make sure we would be able to fulfill the order. In almost every case, the man was very agreeable to any changes we wanted to make before beginning the order.



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Over twenty-three additional members from different states, representing over ten different Amish and Mennonite church groups, currently serve on an advisory board.

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As the process moved along, we were informed that we would need to fly over to the country of Togo on very short notice to finalize the process. It wasn't possible to be there in time, so they very helpfully informed us that they had legal representatives there that could cover for us.

It wasn't long in the process that we were informed that we needed to pay over \$20,000 to legalize the contract to move the process forward. We weren't sure about that, but not being familiar with how international contracts work, we did send the money to the account that was given to us. Soon after that, we were informed that due to an oversight on their part, we owed another \$40,000 so that all the legal documents were in order to keep the process moving. At that point, we began to realize that something was wrong, and we refused to send any more money. We also began looking at the documentation that was given to us. Noble Brokers was a legitimate firm, and the International Rural Development Initiative was also a legitimate organization. They used those companies as fronts for their deceptive schemes. After we talked to various people who had experience in international shipping, we realized that we had been scammed.

Lessons Learned:

→ Verify you are communicating with who you think you are. If you are uncertain, contact the company using their publicly available contact information instead of the contact information from the person that contacted you.

→ STOP when you realize you may have been scammed. This story is an unfortunate situation but would have ended much worse had the person not stopped and did further research before making a second payment.

This true story was submitted to Fraud Aware to help educate our communities.

Bitcoin & Cryptocurrency Scams

The past few years Fraud Aware has noticed an increase of situations where scammers will contact you by either phone, email or other messaging apps and convince people to deposit money into Bitcoin ATM or transfer their money to a cryptocurrency account.

The interactions often start with a story. They might claim to be from you utility company and your payment was not received, or they might claim to be from a government agency insisting you failed to pay some taxes you owe, or they are the local law enforcement and you are being investigated in a crime.

While the stories vary greatly, the focus is consistent, convince you to move your money to a place where the scammer has access. Often the story will have an urgent tone and they will instruct you to both act quickly and to keep it a secret. These scammers though, are quick to offer their assistance, you just need to follow their instructions.

Unfortunately though, following these instructions are for their benefit and your loss! In many situations the result of following their instructions amounts to withdrawing your hard earned money from the bank and depositing into a Bitcoin machine, often at a local convenience store and never seeing the money again.

To help us all be aware, we are sharing this information from the Federal Trade Commission (FTC).

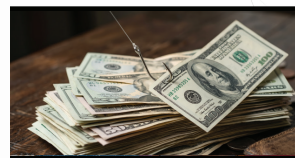
If someone tells you to do any of these things it's a Scam.

- "Put your money in a secure account to protect it." **That's a scam.**
- Transfer your money to a cryptocurrency account to protect it. **That's a scam.**
- Deposit cash at a Bitcoin ATM to protect your money. **That's a scam.**
- **Stop! No one from the government or reputable organizations will tell you to do these things. Only a scammer will.**

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






...Fraud AWARE Listen Library
717-562-0872



**Hook, Line,
and Sinker
option #17**

Disclaimer: The information included in this newsletter is only a guide. We are not investment advisors or legal advisors. You must seek advice from qualified advisors before making decisions.

TIPS TO SHARE

<p>Does something seem off, odd, or unusual?</p>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">STOP!</div> 	<p>Random contact? Urgent, emergency, quick action? Saying you're in trouble with the law? Saying your loved one is in trouble and you need to help? Saying they will help keep your money safe? Exceptional investment? Saying you won big?</p>
<p>Hang-up, Power-down, Unhook.</p>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">DISCONNECT!</div> 	
<p>Please talk to someone and Seek COUNSEL...</p>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">RECONSIDER!</div> <p style="font-size: small;">Can you help me think this through?</p> 	

Stop! Disconnect! Reconsider!

Fraud Vs Scam: Understanding the Difference

The terms “fraud” and “scam” are often used interchangeably in everyday conversation, but they have distinct meanings. Fraud is a broad legal term that refers to any intentional deception. It typically involves misrepresentation of facts, concealment of information, or outright lying. Examples of fraud include identity theft, insurance fraud, and credit card fraud.

A scam is a specific type of fraud. It usually refers to a scheme or trick designed to cheat someone out of their money or valuables. Scams often involve convincing victims to willingly hand over information, funds, or property, typically through deception or false promises. Common examples include phishing emails, lottery scams, and online shopping scams.

- Scope: Fraud is a general term for acts of deception for gain, while a scam is a specific scheme or trick that is a subset of fraud.

- Usage: “Fraud” is often used in legal or formal contexts, whereas “scam” is more commonly used in informal conversation.
- Examples: All scams are frauds, but not all frauds are scams. For instance, falsifying business records is fraud, but it may not be considered a scam.

A big THANK-YOU to our supporters!

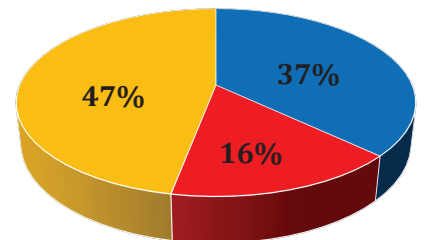
Financial Report - PAST SEVEN MONTHS

Opening Balance:	(11-01-2025)	\$34,331.55
Total contributions.....		84,910.03
Balance & Deposit Total		\$ 119,241.58
Disbursements		
Ads, newsletters, mailings, website, etc.		14,356.75
Expos, events, & travel.....		10,511.54
Book printing.....		26,626.97
Other expense.....		3,543.05
Total Expenses		\$ 55,038.31
Ending Balance:	(04-30-2026)	\$64,203.27

Donations will make it possible for Fraud Aware to continue printing and offering free books and literature. To those who are interested in helping with printing, mailing, and other costs, contributions can be sent to:

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ESTIMATED EXPENSES June - December 2026 \$75,000



- Books, Literature
- Newsletter, Mailings, Listen Library, Ads
- Expos, Events, Travel

FRAUD

Identification
Education
Prevention



A conservative
Anabaptist
resource helping
our communities
be fraud aware.



We are a
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Our Event Schedule

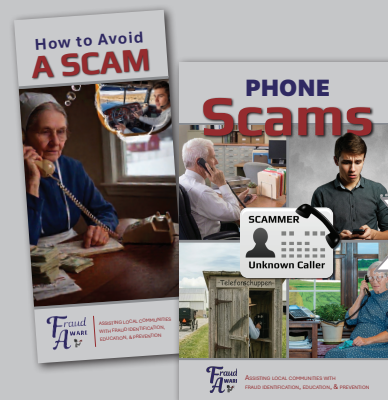
Stop by and meet some of the Fraud Aware members and pick up FREE LITERATURE at these events. We look forward to connecting.

- HORSE PROGRESS DAYS
Arcola IL - July 3 & 4
- COMMUNITY DAYS
Fort Plain NY - July 10 & 11
- EASTOOL AUCTION & EXPO
Quarryville PA - September 26 & 27

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