Scammers and Their Victims: Thoughts for Parashat Shofetim

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Angel for Shabbat, Parashat Shofetim

By Rabbi Marc D. Angel

Like a great many people these days, my wife and I have been victims of a scam. Unscrupulous doctors have reported to Medicare that they've sent us covid tests, and Medicare has paid them. We don't know these doctors; we never ordered covid tests; and most of the doctors who were reimbursed for the covid tests never even sent us the tests.

I reported the fraud to Medicare and was told by the agent that many people throughout the country are also reporting the same kind of fraud. Once the government stopped providing free covid tests, individual doctors figured they could cash in by billing Medicare.

If we would ask these doctors: are you honest? Would you hold me up at gunpoint? I assume that all would think of themselves as being reasonably honest, and none would hold me up by gunpoint face to face. Why do they commit fraud? Because they don't think they are robbing me directly, they are "only" robbing the system. Everything is done impersonally. They submit bills to a great bureaucracy that deals with billions of dollars of claims. The bureaucracy doesn't have time or resources to investigate every claim…so they pay. Those, like us, who receive reports from Medicare are not charged anything out of pocket so it's Medicare's problem! The system is bilked of huge sums of money, all perpetrated impersonally from doctors' offices to Medicare claims departments.

So many scams are committed by people who have no personal contact with their victims. Everything is done via technology. The criminals don't see their victims; they only funnel money out of their bank accounts. People who would not think of robbing someone in person find it much easier to rob them electronically.

When robbery is committed impersonally, people somehow don't feel guilty of being thieves. They justify themselves: we're only taking money from the government or banks or credit card companies, overblown bureaucracies with lots of money available for anyone who can outsmart the system.

The depersonalization of finances warps the general morality of society. One of the words the Torah uses for money is “damim”—blood. The Torah recognizes that money isn’t an impersonal entity but is the result of personal labor, literally one’s blood. To steal money is to steal part of a person’s life. Each dollar represents the time it took for the person to earn it.

But in our days, we are accustomed to hearing astronomical numbers that are not connected to a person’s actual labor. We read of billionaires; athletes and entertainers who are paid millions and hundreds of millions of dollars; lawyers who bring lawsuits for millions of dollars; lottery drawings for massive amounts. We read of government budgets and debts in the trillions of dollars. Who is keeping an eye on each of these dollars? Who even connects these dollars to real human beings whose “blood” has gone into creating those dollars?

This week’s Torah reading gives instructions on appointing and operating a societal bureaucracy—judges, police, civil servants in various roles. Significantly, the instructions are all presented in the singular—not plural. The onus of responsibility is on each person to oversee the bureaucracy, and on each civil servant to pursue justice to the fullest extent possible. The “bureaucracy” is not a nameless, faceless entity: it is composed of real human beings. Society is not a nameless, faceless entity: it is a collection of very individual people with very individual needs and responsibilities.

Throughout the Torah, we are reminded of the vital importance of keeping the human element central to our thinking and our conduct. Depersonalization leads to a breakdown in societal wellbeing and morality.

When doctors cheat Medicare, they are cheating every American taxpayer who pays into the Medicare system. When people cheat on their taxes, they aren’t robbing an anonymous government; they are robbing all honest taxpayers. When scammers swindle banks and credit card agencies, they aren’t stealing from a neutral pot of money; they are stealing from real people.

The Torah teaches: *tsedek, tsedek tirdof*—you shall surely pursue justice. This isn’t just sermonic advice; it is at the very essence of what constitutes good people…and a good society.