

# St Stephen's News

ST STEPHEN'S ANGLICAN CHURCH · TIMONIUM, MARYLAND

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FROM THE RECTOR

## The parish is targeted by i-phone check thieves

Occasionally – very occasionally, thank heavens – there are ideas that seem good at the time they come to mind but that, in practice, turn out to be incredibly dangerous. Sad to relate the parish has just fallen victim to one.

Banks are encouraging patrons to make deposits by i-phone. Essentially the phone is used to make an image of the check and transmit it to the customer's bank.

Then, just like checks presented at the counter, the banks collect the funds denominated on the check from the issuing institution and deposit the cash in the customer's account.

The system seems very convenient. One can do one's banking anywhere one pleases – at home, or in the office or even while driving around town. Small wonder it is growing in popularity, particularly among the young.

But there is, it turns out, a major drawback to this system – a drawback so serious it exposes folks who use it to the constant risk of being defrauded.

Some banks, perhaps all of them, seem unable – or unwilling – to ascertain that checks deposited by i-phone are actually going into the accounts of the people or organizations to whom the checks are made out.

This is simply an invitation to steal. Crooks can use the i-phone to deposit – virtually undetectably – stolen checks into their own bank accounts. Some banks do not even take the simple precaution of requiring depositors to sign an endorsement on the back of their checks.

On at least four occasions recently checks mailed to St Stephen's have been stolen in this fashion. They include a cashier's check for \$10,000.00.

Two of the stolen checks were made to St Stephen's, itself. The others were tithing checks from parishes in Georgia and Mississippi addressed to the parish for the attention of the diocesan treasurer, Brice Richardson.

We have reason to suspect that these are not the only checks to have been stolen after being mailed to the parish. But we cannot tell how

many, or how much money is involved, unless the people who wrote stolen checks inform us they have gone astray.

What's more, St Stephen's may not be the only victim of the check thieves in the neighborhood. Other people living in the area may well have suffered similar losses.

It seems fair to assume that banks are responsible for making good losses customers suffer from such thefts. But if the stolen checks are reported promptly, there is a chance of bringing the thieves to justice and, possibly, recovering at least some of the money.

Clearing institution audit trails on the back of

## Parish Prayer List

Our Prayer Chain offers prayer daily for people on the Prayer List and guests of the Joseph Richey Hospice. To add a name to the prayer list, or visiting list, or to join the Prayer Chain, call the parish office (410) 560 6776.

**FOR RECOVERY:** Rich, Eileen, Rebecca, Catherine, Judy, Richard✘, Janis, Parisa, Daniel, Leona, Rachel, Elizabeth, Kim, Dorothy, Donna, Skip, Dan, Sarah, Betsy, Edie, Heidi, Alan, Terry, Helen, Linda, John, Neal, Scott, Stephen, Nathan, Hobie, Betty, Helen, Jan, Bobby, Lee, Cary, Marie, Jim, Joanna, Kendall, Ian, Gloria, June, John Tom, Michell, Jack, Lewey, Stephen, Pamela, David, Wade, Sifa, Eileen, Ravi, Theresa, Lisa, Larry & Richard.

**FOR LIGHT, STRENGTH & GUIDANCE:** Cameron, Caroline, Karen, Ardis, Mavis, Michael, Melba, Sam, Vinnie, Doug, Chip, Elizabeth, Ian, Lisa, Carey, Jacob, Casey, Beth, Kath, Rebecca, Colin & Christian.

**IN MEMORIAM:**

**THOSE WHO MOURN:**

**ON ACTIVE SERVICE:** Lt. Col. Charles Bursi, Lt Nicholas Clouse, USN; Lt Col. Harry Hughes; USAF; Cpt Fiodor Strikovski, US Army.

the check should enable investigators to trace stolen money to the bank accounts to which it has been diverted.

That said, the parish has no standing to report the matter to the banks, the police or the Post Office. Unfortunately, the only people who actually have the standing are those who wrote the missing checks.

Soon we will be mailing out the annual statements detailing your financial gifts to the parish. We would, thus, be very grateful if you would take particular care to verify that the statement accurately reflects the amount you have contributed.

If there appears to be a discrepancy, please notify us as soon as possible so we can check

whether the money has actually been deposited in our account or if a check has been stolen.

And, remember it is not only checks written to St Stephen's that are at risk. Every check you write is a potential target for the i-phone thieves.

It is, thus, worth taking some simple precautions: When mailing checks, wrap them in note paper so that it doesn't appear obvious that the envelope contains a check. Don't advertise that your letter may contain a check by addressing the envelope to the Treasurer. If you are writing to the church, for example, simply address it to St Stephen's.

In any event, carefully monitor your bank statements to make sure all of your checks have not only cleared, but that the money has been deposited in the correct account. **GPH**

## CHRISTIAN EDUCATION

# The Lenten Series begins on Wednesday, March 4th

This year's Lenten Series begins on Wednesday, March 4th at 6.45 PM after Evening Prayer. It will consist of five hourly sessions, ending on Wednesday, April 1st.

Entitled "Anglicans: Who we are. Where we came from. And where we are going", it will explore the identity, development and future of the Anglican Church both here in America and world-wide.

As usual we will be offering a hearty soup, the best bread in Baltimore, beverages and food for thought. If you feel you need more, you are welcome to bring a sandwich .

## St Stephen's Anglican Church

11856 Mays Chapel Road, Timonium, MD 21093  
Office: 410 560 6776 · Rector: 443 425-2420  
Vicar: 410 878-5275 · Pastoral Care: 410 252 8674

[www.ststeve.com](http://www.ststeve.com)

The Very Rev. Guy P Hawtin, Dean & Rector  
The Rev. John Novicki, Vicar ·

Associate Rectors:

The Rev. Michael Belt, The Rev. C. Daniel Bursi,  
The Rev. Dr. Norman Flowers,  
The Rev. M. Wiley Hawks & The Rev. Mark Newsome,  
Mrs Happy Riley, Director of Pastoral Care  
& Wedding Coordinator

### SUNDAY SERVICES

8am: Said Eucharist

9.15am: Sung Eucharist (with Nursery & Church School)  
11am: Sung Mattins (1st Sunday: Sung Eucharist)  
Choral Services (as announced) – [evensong.ststeve.com](http://evensong.ststeve.com)

### WEEKDAY SERVICES

Wednesday, 6pm: Evening Prayer  
Friday, 12 noon: Healing Eucharist  
Saturday, 5pm: Family Eucharist

## Calendar of Events

### WEEKLY

Monday, 6.30pm: Bridge Club  
Thursday, 10am: Knitting Circle  
Noon: Bible Study  
Friday, 10.30am: Bible Study

### MONTHLY & SPECIAL

## Housey Housey (Anglican Bingo)

*Friday February 28th, 6.30 PM, in the Parish Hall*

## The Lenten Study Begins

*Wednesday, March 4th, 1.00 PM the Parish Hall*

## The Vestry Meeting

*Wednesday, 7.00 PM, March 18th*

## Ladies Who Lunch

*Noon, Wednesday, March 18th*

*Venue: To be announced*

*Information: Call Sara Douglas at 410-560-9026*

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