

>> Why don't we turn over to Bruce Wristen Give him 5, 10 minutes to talk about and then he can [inaudible].

>> Thank you. Morning. Can everybody hear me okay? Okay. I'm Bruce Wristen from the District Attorney's office. I'm a lieutenant in the major crimes unit. We have several different units at the DA's office. And we are actually, we're sworn officers. I have a badge and a gun, and we are just like a police officer on the street or a detective at the sheriff's department. We are 24/7 sworn police officers. So we investigate some crimes from the start, and then a lot of what we do is support to our deputy DAs when they have a case that's going to court. We do trial support for them. We'll do follow up interviews. Find evidence. Re-interview some of the parties involved as witnesses and that type of thing. So that's a lot of what our job is. The other thing that we have there, and I'm the supervisor of the major crimes unit and also the consumer protection unit. The major crimes unit is made up of investigators that do domestic violence, homicide investigation, they support the deputy DAs when they go to court.

And that's actually what I've been called away for this morning. We have a pretty serious homicide case in trial right now, and I helped investigate it. And I'm going to have to go testify. And I've already been told that the defense attorney plans on beating me up. So, we'll see. I've been beat up by the best.

Anyway, one of the things that we do in the consumer protection unit at the DAs office is we will help investigate senior or elder abuse crimes. It could be physical. It could be financial. There's several different types of elder abuse out there. And we take cases on from the start. We have people that walk in the front door and say, we think that, you know, I think that my elderly parent is being abused. Or somebody will come through the front door and say, I got this letter in the mail, and it says I'm the recipient of \$4 million, but I got to send them \$2,000. Should I do it? And of course, we tell them no. The old adage we were talking about with Shirley, if it's too good to be true, it's probably too good to be true.

The other scam that's out there right now that we're seeing quite a bit of, hi grandma, it's your son John and I was on a, or your grandson John and I was on a vacation up in Canada and I got detained by the Canadian authorities and I need you to post bail for me. Will you, you know, send \$400, \$4,000, whatever it may be that they're asking for, and, you know, the grandma might say, well you know John it doesn't sound like you. Well that's because I'm in Canada, and we have a bad connection. And I have a cold. And, you know, because the cells are real cold. And I've been sleeping on the cold floor and I really want to get out of here. Will you please send me money? And that's the, probably the newest scam that's going around right now is the, you know, hey grandma, hey grandpa, it's your grandson. I'm over in Italy. I'm over in France. You know, will you send me some money. And they play on the emotions of a grandma. I'm a grandpa and a great-grandpa. And you know, we tend to want to take care of our grandkids. So a lot of times we don't think about what it is. We'll rush down to the bank and send off \$2,000 or \$3,000. The thing to do is if you don't think that that's your grandson, you know, ask him his birthday. Ask this person some personal things. What's your dad's name? What kind of car does your dad drive? That type of thing. And if you're really still unsure about it. Say, you know, that's fine but let me do some checking. And if they'll let you call back, or give me the address and I'll see about it. And

then call the family members. The mother and the father, uncle, cousin, whatever, and say, is John up in Canada on a walkabout? And if they say no then you know that you're being scammed. But that's going around quite a bit right now. The, you know, hey grandma I need money.

So we still are getting the, the people coming through, people coming through the front door with letters from the lottery. From Nigeria. They're using other countries now. There's some coming in from Korea. Some coming actually from Japan. You know, everybody heard about the Nigerian scam. The Nigerian schemes. And so they just moved to Australia. Or some other country. Brazil, we've had some that have come in from Brazil. And, you know, asking for money or, you know, I need help. I need to get, you know, \$2 million into the country, and I'll give you \$4,000. And there are still folks out there that are getting the checks in the mail that says, you, you know, if you'll cash this check for me, you keep \$2,000 and send me the rest. That type of thing.

And we found that banks are very hesitant to not cash checks, especially for their good customers. We had one here just very recently where a senior citizen received a letter in the mail, with a check, and it said, you know, you're the recipient of a price, but we had the check printed, and it's \$1,000 more than what you're entitled to. So would you go ahead and deposit this check and then \$1,000 back to this address. And this person did that. And, you know, I had a discussion with one of our investigators that investigates, that is the assigned investigator in the consumer protection unit, and I said, you know, what's, what was the bank thinking cashing this \$5,000 check from some country, I mean some company in Illinois. You know, what's up with that? Why don't they hold it for five days or, you know, that type of thing. I've had checks that I've gotten for different things and you take it to the bank, and the bank has told me, well we'll hold it and we'll issue the funds in 5 to 7 days. But a lot of banks now, especially if the person has been a long-time customer, they just cash the check. They don't even question it. They wait, they'll cash the check, and then, you know, ten days later they find out that it's not a good check and they're coming after the person for \$4,000. Because you're responsible for it. You cashed the check. It's not like your credit card where somebody steals your credit card or gets your credit card number and charges up a whole lot of merchandise on it that you didn't authorize. The banks will absorb that loss. And they'll refund into your ATM account, let's say, if that's where the card is attached to. Or they'll cover the cost of the merchandise on your credit card and put your credit card back to zero, and probably issue you a new account number. But if you go to the bank and cash one of those checks, you're responsible for the money. They can take it out of your account. If you don't have that much in your account they can put a lien against you. There's lots of things that they can do. So if you get one of those checks in the mail, don't cash it. Take it to your local police department.

You can certainly come to the DAs office. We're open from 8 to 5 five days a week. We are in Oroville, but if you're unsure that you get in the mail, please don't hesitate to come over to the DA's office and let one of our experts look at it. We've got a good handle on all of these scams that are going on out there. And we can certainly help you. And again, if it's too good to be true, it probably is.

Okay, that's probably the two biggest things that we have going right now. And they've lowered the dollar amounts on these checks. Used to be you would get a check for, you know, \$25,000 or \$125,000.

Now there, the bank might hesitate giving you the money or cashing the check. So what they've figured out is they're still going to get their money, but they send out ten times the checks for \$4,000 or \$5,000. So they're still getting their \$100,000 profit that they wanted, but they're getting it at \$1,000 at a time instead of \$50,000 at a time.

We also, we had one case here, oh it's been two years ago now, it was longer than that, about three years ago now, where there was a gentleman in Oroville who was sending money to, he was supposedly going to win like \$2 million or something, some amount like that. So they kept calling him saying, well send us, you got to send us \$10,000. And this particular person had over a million dollars in the bank. And he was sending money to this bogus lottery up in Canada. And his daughter found out about it. You know, she tried to convince, dad, don't do this. It's a scam. You know, you're getting taken advantage of. He wouldn't listen to her.

Finally, she came to the DA's office. We went out and met with this person. And we were standing there in the garage while he received a phone call from this Canadian company. And my investigator got on the phone with the person from this company and was saying this is the DA's office, and we know this is a scam. And you've got to stop this. And the guy said, as long as this person is going to send me money, I'm not stopping anything. And we hung up. And it wasn't but about three minutes later the phone rings, and it's another person from this same bogus company telling this guy to send more money.

Finally, it took us, oh, three visits to finally convince this person to stop sending money. And on the last go around he actually send \$25,000 to the company, and then, I guess he had a revelation or whatever, but anyway he finally in his mind got it through that this was bogus. And so he came to our office and he said, you're not going to believe this. I just sent them \$25,000. And so our investigator who is Jos Van Hout, unfortunately he couldn't be here today. He's an expert in his field. He gets some workings and some dealings and got a hold of the Canadian authorities. And long story short, they stopped this FedEx box that the check was, or FedEx package that the check was in. They were able to stop it at the Canadian border. And they got this person his \$25,000 back. But he was out almost \$100,000.

And here's the crazy thing about this is he was doing all of this because he wanted to make sure that his grandkids had money for college. And he's sitting there with over a million dollars in a bank account that was, that was set up as part of a trust that his grandkids were already going to get money to go to college anyway. But he wanted to make sure that they could go to the best colleges, so he got hooked in on this. And that was his belief. And so we, we stopped it at about \$80,000 that he had paid out to this bogus company. And we were able to get \$25,000 back. He actually became an advocate for us. He agreed to make a short video. And we have showed it to some senior organizations around, actually around the state. We don't show his face. And we don't use his name. But he talks about how these folks were so convincing when they got him on the phone that, you know, they virtually brainwashed him almost into believing that he was going to get this money.

So you just have to be very cautious. You have to be a non-believer, whether it's your grandson that's calling you and saying, I'm being held captive. Or I'm in jail in Italy. Or it's a check in the mail for \$5,000 that looks pretty official. Be a non-believer. And that's going to help you down the road.

Also, we do investigate physical elder abuse. [Inaudible] I think some of my counterparts here will talk about. There's a lot of that goes on. And a lot of times it dovetails right into financial abuse. Grandma and grandpa, or grandpa, okay I'll be his caretaker. And he's spending a lot of money on medications. And you want to make sure that there's a lot of money left in the trust account. So you stop giving him his medications. And then you stop the housekeeper. And you stop the nurse that comes in two or three times a week. And so we roll from financial right into a physical abuse situation where the whole time all the grandson wants is the money. So, I'm going to say it one more time and then I'm going to turn the microphone over, back over to Shirley. And thank you very much. I appreciate you letting me have a brief moment to speak. If it's too good to be true, it's probably too good to be true. There's not many miracles that we don't make ourselves. So, with that, Shirley thank you very much. Thank you for coming this morning.

Again, Bruce Wristen from the DA's office. If you can remember your wrist with an en on it, and if you have any questions you can call the District Attorney's office and leave a message for me. The number there at the DA's office 538-7411. And I will certainly be happy to either meet with you or answer your questions. But like I said, we also have an investigator that takes these cases from start to finish. So don't be afraid to call us. We'll certainly answer your questions and help you, and hopefully maybe you'll get a \$5,000 check in the mail that's legitimate. You know. I kind of doubt it, but it would be nice if you did. And we'll certainly help you figure out if it is legitimate, and we don't charge you a dime for it. So.