-It is my pleasure

to welcome you

on behalf of

the 960,000 members here

in the state of Washington

and welcome you

to launch AARP's unmasking

of the Imposters Campaign.

The campaign is a joint effort

of AARP Washington

and several long-time

organizational partners,

the Washington State Attorney

General's office, Microsoft,

the Federal Trade Commission

and the Boeing Employees

Credit Union.

This campaign that

we're launching today

is designed to help people

of all ages

spot fraudulent impostors

in the marketplace.

While stopping fraud has been

an important topic

for many years,

several forces have converged

to make it

even more important today,

and what was going on around

the world this past week

is just another case

and evidence of the necessity

of events like today.

One of those forces

is the emergence

of sophisticated technology

that allows the bad guys

to easily pretend

to be someone they are not.

In today's marketplace,

a scammer can press a button

and robo-dial 100,000 households

for very little expense,

and spoofing devices

are often used to mask

the caller's phone number

so that even

if you have caller ID,

you'll never know

who's really calling.

Advances in technology

have allowed scammers

to create fake web ads

that claim to be able to scan

your computer

looking for viruses,

and I'm sure most of us have had

one or more calls like that,

when in fact they have

malware embedded in them

that downloads viruses

onto your computer.

Another force driving

the rise in impostor fraud

is the global nature

of today's marketplace.

Scammers from all over

the world target Americans,

trying to sell us various

fraudulent products

and services.

You'll see examples today

when we describe impostors

calling from halfway around

the world in places like India.

The global nature of these

activities makes it hard

for law enforcement

to catch these criminals.

A final factor that has made

impostor fraud a hot topic

is the extent to which many

of these scams prey

on our fears and anxieties.

Con men use fear

to get us to act,

more accurately,

react to their pitches.

Recent research by AARP

and Stanford University

has taught us that when we are

in a heightened emotional state,

we make poor

financial decisions.

The swindler will try

to manufacture

such heightened emotions

to get us to take action.

Today, you're going to hear

presentations

from some of the nation's

top experts

on how to spot

and prevent investor fraud.

Our goal is to provide you

with concrete tools

you can use

to protect yourselves

and your loved ones

from these crimes.

One final note,

AARP research shows

that you in this room today

are the least vulnerable when

it comes to the kinds of things

we're going to be

talking about today,

and the reason for that is,

you're here.

You take the time to come

to events like this.

You take the time to listen

and read

and watch, educate yourself,

raise your vigilance

and understanding

of what's going on around you.

So my request of you is not just

to take what you learn today

and apply it in your own lives,

but talk to you family,

talk to your friends,

talk to your neighbors,

share what you hear today

and see today,

and let's get on top of

this problem and do it together.

So I'd like to now introduce

Doug Shadel,

who is the executive director

here in the state of Washington

for AARP.

Doug?

[ Applause ]

-Thank you, Mike.

Wow, what a great turnout.

Thank you, all,

for coming this morning

and for battling the traffic.

I understand there was a traffic

situation down the road.

This is the launch, as Mike

said, of our new campaign,

Unmasking the Impostors,

and we are really fortunate

this morning

to have Attorney General Bob

Ferguson with us,

and by way of introduction,

I've got two things

I want to do with Bob.

He can only be here

for a short time

with us this morning,

but I want to embarrass him

a little bit

by both introducing him

and acknowledging

some of the great work

he's done

as our attorney general.

You know, I'm sort of

embarrassed to admit this,

but I have worked

with five attorney generals,

dating back to the 1970s.

Slade Gorton was the first AG

I worked for,

and all of these folks have

been wonderful public servants

committed to protecting us

from harm.

But I have to admit,

I have never seen,

I have never quite seen

an AG work as hard to protect us

as Bob Ferguson has,

and, you know,

I can't list all of the things

that he has done,

but I want to point out

a couple things that just,

in our world

with protecting seniors,

he has done since

being in the office.

One of the things I was just

conferring with Shannon Smith,

who's the director

of Consumer Protection --

Shannon, wave -- in the back,

is that

since coming into office,

Bob has doubled the staff of the

Consumer Protection division.

This is the part

of the organization

that protects us from crime.

Doubled the staff, doubled

the number of recoveries,

suing everybody from small-time

con men

to multinational corporations

to protect us

from these abusive practices.

A second thing

I want to point out

is that he has been

really supportive.

He's traveled with us every time

we've done a campaign like this.

We're going to be in Kennewick

next week.

We're going to be in Vancouver

in the middle of July,

and he's been doing this

every year

since he's been in office,

helping to get

to people ahead of time

to prevent

these kinds of crimes.

He's also been to our

Fraud Fighter call center,

made calls,

sat down and made calls

and even done PSAs,

and the last thing

I just want to point out,

we just got helped a little bit,

but, really, Bob did this,

passed House Bill 1143,

which is the vulnerable

adults legislation.

It was an AG request legislation

that protects

vulnerable adults from abuse.

So we've decided this morning

that, in short,

when it comes

to protecting consumers,

there has really been no greater

champion, in my experience,

than Attorney

General Bob Ferguson.

Why don't you come up here, Bob?

We want to give you an award.

Yes.

-Thank you.

-Congratulations.

-Thank you.

-This is the Fraud Fighter

of the Year award,

and we don't give

these out lightly.

I think I've given

out two before.

-Okay.

-"To Washington State Attorney

General Bob Ferguson

for his relentless commitment

to protecting consumers

from financial exploitation

and abuse in the marketplace."

Thank you for all the work

you've done.

-Thanks. Thank you.

-I'll just put

this here for you.

-Okay, thank you.

Doug, thanks so much,

and it's great to be here

to see all of you.

It's great to receive

that award,

and as you might imagine,

you introduced Shannon,

and we have another individual

from our office,

Elena is here, as well.

They are the folks who really

do all the work, right,

as you can all appreciate.

There's a team of folks in our

Consumer Protection Division.

They are doing the work

every day,

and Doug mentioned

we've doubled the size

of our consumer

protection team.

Shannon knows this.

My goal is to have the largest

Consumer Protection Division

in the country,

the largest one for any --

Thank you very much --

for any attorney general

in the country.

That's the goal.

That's where we're going,

and I want you to know

there are no taxpayer dollars

involved in paying

for that growth.

When we bring a lawsuit

against a bad actor,

and they pay us a settlement

or pay a penalty,

we send money to the state,

but we also reinvest

back into our office.

So Shannon's salary,

Elena's salary,

that's all paid

for by bad actors

who are breaking the law

who we bring to court.

We're a moneymaker

for the state, right?

We're a moneymaker

for the state.

And one more thing

I just have to mention.

I have a few slide for you,

and I do apologize

I have to slip out afterwards.

I have a flight

I'm going to catch,

but Elena and Shannon are here

in the back at a table,

who can answer

any questions you have.

But you mentioned I did some

calls at the call center once.

This is great.

So I was doing these calls,

and I'm calling people up,

and it was a campaign,

I think, to educate folks

about different scams

that were out there.

So I called, this one lady answered the phone,

and I said,

"Hello, my name is Bob Ferguson.

I'm your attorney general,

and I'm calling with

some information for you,"

and she said, "I don't think

you're Bob Ferguson."

And I said, "No, no,

I really am.

I'm here at the call center."

She said, "I think

this is a scam. You're" --

I literally tried to persuade

her I was who I was,

but to her credit,

to her credit,

she was suspicious that somebody

was calling her up,

claiming to be the attorney

general with information,

and she hung up on me.

That was what happened.

So I'm not sure

if she's here today,

but I never did persuade her.

But, really, I appreciated

her skepticism. Right?

I did because that was

the theme today is:

Impostors, people who call

and say they're someone

they are not,

or it's an Internet scam.

We see it all the time,

and so I have a few slides

to talk about a couple things

we've seen in our office

that I wanted to share with you,

and I think in here there might

even be a short video, as well,

and when that comes,

hopefully I can click on it

so I can prepare you for it.

Okay, so, of course, I start

any slide presentation

with a picture of me

and my mother.

So that's me

as a very young boy.

I'm not sure how old I am there.

My parents had a house

on Queen Anne Hill.

So I grew up right here.

I'm a fourth-generation

Washingtonian.

My mother is a retired

public schoolteacher.

She taught special education

in public schools,

in addition

to raising seven children:

six boys

and one long-suffering sister.

And so my mom is --

My father has passed away.

My mom is very much alive.

She turns --

There are cameras here

so I shouldn't say this on TV,

but she's about to turn 89.

She's as sharp as she ever was.

But I have a picture of her here

because she's new

to the Internet,

relatively speaking, right,

but she wanted to learn

how to e-mail and all that

because she's got grandkids,

and that's how

the grandkids communicate,

and she wants to keep up on

what's going on with her family,

her large family.

And so not long after

I got elected attorney general,

I went by to visit her,

just stopped by to say hello,

and she lives here in Seattle

at a retirement community,

and I walked in,

and she was at the computer.

And she said, "Oh, Bobby,

I'm so glad you're here.

I've got a strange e-mail,"

and the e-mail

was from a friend of hers.

I'll call her Sally.

Sally had written my mom

an e-mail

saying she was traveling abroad.

She'd lost her passport,

lost her wallet, right?

See, we got an educated

crowd here, Doug.

They know where this is going,

right?

And saying, hey,

she needed $500.

Could my mom wire $500?

Now, my mom was suspicious.

She said, "I don't know

if that's right."

She said, "I don't think

Sally is traveling."

Now, keep in mind my mom is new

to the Internet at this point.

Right?

I said, "Mom, I think

it's probably a scam.

Someone has hacked

into Sally's e-mail

and is sending out these e-mails

to everybody on her list."

So my mom called Sally up.

Sally lives a mile away,

and Sally, of course,

was at home and had no idea

that this has happened

to her computer, had no idea.

Now do I think my mom

would have fallen for it?

I don't think so,

but she wasn't sure.

She hadn't seen one

of those before.

She was new to the Internet,

but the point is,

and I think to Mike's point

about taking this information

and sharing it with others

because, look,

not every

88-year-old grandmother

has a son who's

the attorney general

stopping by

to check on her at home.

Right?

That's true, right?

A lot of folks do not have that,

and we talk to Mom

about what we see out there.

She'd be in your camp of being

more knowledgeable than most,

but please do share

that information.

It is so important.

Mike is absolutely right.

Okay, so I've got a couple --

Oh, and I do want to say,

on the award

and the partnership,

that's a picture of Doug

and I doing a TV interview.

It's been a tremendous

partnership now for,

I think we're on our 50-year.

We are in the Tri-Cities,

I think next week,

for exactly

one of these events.

AARP does fantastic work.

They're really our best partner

that we have to educate

folks on the front end

to avoid the really many

heartbreaking stories

that we see all too often.

I just have to note I am,

kindly, I think last year,

Doug gave me an honorary

membership to AARP.

I'm not old enough.

So I'm on.

So my wife Colleen, she's a few

years younger than me,

but she can only

put it off for so long.

She's now a member, as well.

Yeah. All right.

So our Consumer Protection

Division, in 2016,

we received, as you can see,

tens of thousands of complaints

to our office.

Right? People call.

They write.

They e-mail with a huge

range of concerns.

I just want to give you some --

a data point there

on the scale of what we see.

Half of the consumer

fraud victims

we see are over the age of 50.

I want to talk just about

two scams.

There are many,

and you'll hear others,

but just two that we see.

One that's especially

difficult for us

to, frankly,

find the bad actors,

and the other where we had

a positive

outcome

which I'll tell you about.

So first this recent scam,

this IRS scam,

and this is where

scammers call you up,

and they impersonate.

They're an impostor.

They impersonate

being an IRS agent,

and they demand payment

for taxes owed.

I think it was Doug or Mike

talking about, in a scam,

someone wants to get you in

a heightened emotional state.

They want to make you afraid

or nervous or concerned.

That's what these folks do.

You owe back taxes,

and they will know

some of your

personal information.

The caller ID itself will appear

as if the IRS is calling.

Right?

So there are data points

where you think,

"Oh, you this might be real,"

and, look, let's be honest.

Sometimes we can forget, go,

"Did I really send those taxes?

Did I file all of them?

Did I do it right?"

It's a confusing system.

They can also send e-mails

and call multiple times,

and they can be

really aggressive,

and folks all around the country

will send them money.

The IRS does not do this.

The IRS will not ask for payment

via prepaid debit card,

for example,

or a wire transfer.

They don't involve law

enforcement officers

or immigration authorities

with their tactics.

They don't do that.

They do not use threats

or attempt to bully you.

So if you get this call,

hang up and report it.

Do report it to us,

but this is very, very common,

all across the country,

folks calling

and saying they're from the IRS.

So if you get that call,

ignore that.

If you feel like there really

might be something legitimate,

hang up and call the IRS up

and ask them.

Right?

Then you know you're talking

to someone who is legitimate.

I'll give you one more.

We see a lot of really

egregious scams.

This one is up there in my book.

So this is again in the impostor

category, right,

someone claiming to be

someone they're not.

So this is an entity called

the Christian Prayer Center,

and a Seattle man

created a website

offering prayer services

for a fee,

prayer services for a fee,

and so consumers put in

requests for things like --

These are real examples, right,

a husband fighting cancer,

a child facing

a terminal illness.

Folks are in a desperate

situation.

Hey, I believe in the power

of prayer.

Right?

I believe in it.

I bet many people

in this room do.

I believe in that.

Folks are desperate.

Imagine you're facing a child

with a terminal disease.

Your husband has cancer.

You're desperate.

You will do anything, right?

You will do anything,

even if it's a long shot.

People sent money.

Here is what the web page

looked like.

Right?

I don't think you can really --

It might be hard to read the

ones down here at the bottom,

but they have things like,

"My wife and I miraculously

reconciled last November

and canceled

our divorce proceedings.

Believe it was

the power of prayer."

These are -- turned out

to be fake testimonials,

right,

at the bottom.

Everything about this tugging

at your heart strings,

right, the little girl,

right, praying?

"Post prayer requests

and receive prayers

from thousands of Christians."

So the website actually created

fake religious leaders.

These people did not exist.

So one was,

I think the main one,

if I remember correctly,

was Pastor John Carlson.

They gave him a name,

Pastor John Carlson,

that this was

the person in charge.

As it turned out, there really

is a Pastor John Carlson

in Washington State.

He actually exists.

He has zero affiliation

with this group,

and he stated he's received

threats from consumers

once they realized

this was all a scam.

Right?

Now I think the next video

may go right into the audio.

I'm not sure if I have

to click on it twice.

So the next one is a --

It's just it made national news,

this case we brought.

So I think the next one

is a video.

It might go right to it.

If not, I'll click on it twice.

So I think I'm going to click

one more time,

and I think

there's a video here.

-This morning,

authorities say this man,

Benjamin Rogovy,

preyed upon more

than 100,000

unsuspecting victims

during a time of need

by ripping them off

through his website,

Christian Prayer Center.

The site is sort of online

church,

complete with

digital collection plate.

Every prayer came with a price

tag of between 9 and $35.

That's a short snippet.

That's was

"Good Morning America."

It got national attention

on this thing.

So what they did was

they offered

these continued blessings,

this website,

and they also confused consumers

into making recurring payments.

So you thought you were

paying one time.

This, by the way,

is very common.

Be cautious about this.

You think you're paying once,

but you're actually signing up

for a recurring charge.

Just something to be

aware of in general,

but that's what

was going on here.

He ended up collecting more than

$7 million, 7 million bucks.

Right?

He had another scam on the side

going which I'm going to

spare you the details on,

but we brought a lawsuit,

were successful.

Folks he scammed got money back,

or they had an option

to send in a form, right, say,

"Hey, I want to get

my money back."

Well, we felt some people

might have thought,

hey, they really

got what they wanted.

They asked for prayers,

and maybe they felt

they got that,

but we set up a system where if

someone wanted their money back,

they were able to get that as

a result of what this guy did.

But that's an example

of an impostor fraud.

-Did he go to jail?

-He doesn't go to jail.

We have civil author-- Somebody asked, "Did he go to jail?"

We only have civil authority,

right?

So our Consumer Protection,

Shannon,

who leads that operation,

we're a civil operation.

There are local law enforcement,

your county prosecutors,

who can bring criminal charges

against folks

if they see it's appropriate,

but we have that

civil authority.

So just a last thing is, hey,

to contact us and call us,

to e-mail us, to chat with

Shannon or Elena in the back.

This is important for us

and many, most, I suppose,

about the cases

that we actually bring,

the investigations we start,

the cases we bring are based

on complaints from consumers.

That's how we hear about it:

complaints from consumers.

They call us up.

Shannon has meetings every week

with her team.

They go through and track

the number

of complaints that come in.

Now, you can see with tens

of thousands of complaints,

we can't go after

every single one,

but we go after a lot of them.

And Doug is right.

We've double the numbers

of cases we've brought,

doubled the numbers

of recoveries we've brought,

and as a final thought,

you know, as attorney general,

to me, Shannon knows this,

there's no more important work

we do than consumer protection,

protecting consumers out there.

Because the stories we see

are truly heartbreaking,

and that's why

we're growing the operation.

That's why we're going to

continue to grow it,

to make it the largest

Consumer Protection Division

in the country, period.

That's my goal.

Few things in the world

get me more upset

than someone like that guy

at the Christian Prayer service.

It really angers me.

It really does.

My mom has friends

at her retirement community

who have fallen victim

to the kids

of frauds

we're talking about.

So I know that sometimes

it's easy to think,

particularly if you're educated,

is that, "Hey,

I would never fall for that.

I would never fall for it."

I'm just telling you,

I've met my mom's friends

who have fallen for it.

These are smart capable people

with successful careers,

now retired, who are as sharp

as they've ever been,

but they get put in

a heightened emotional state,

and they fall for it,

and they regret it

as soon as they did it.

Right?

So do share the information

you learned today

with your friends,

with your family.

It'll go a long way,

and I really appreciate

all of you being here today.

It's great to see you.

Have a great day.

Thanks so much.

[ Applause ]