-It's my pleasure now

to introduce Chuck Harwood.

Chuck and I go back many,

many years.

He has been the regional

director

for the Federal Trade

Commission in Seattle

for a couple decades, and for

a period of about 4 or 5 years

was actually

the national head

of the Consumer Protection

Division for the --

He was the acting director

of the Bureau

of Consumer Protection

for the Federal Trade Commission in Washington, DC,

but we are really glad

to have him back,

and he's been

a tremendous partner.

You can see how many times

during my presentation

I mention things the Federal

Trade Commission is doing.

They are really at

the forefront of this work,

and he has been at the forefront

of this work for a generation.

Please welcome Chuck Harwood.

[ Applause ]

-Okay.

-All right.

Let's look at this.

Oh, what happened to the mouse?

There it is.

-There.

We're good?

-Let me just get

your presentation up.

-All right.

So while we're doing that,

I will tell you a stupid pun

because it seems like the time

for a pun, doesn't it?

So what is the most dangerous

reptile that uses a phone?

Can you guess?

The croco-dial. [crocodile]

Get it? Yeah.

[ Audience groans ]

Okay. Thanks.

Okay.

It's going to go...

I wish I could say it's going

to get better from there.

I can't promise, but we'll try.

All right.

So...

Oh, all right.

There we go.

So that's me, and that's

what I'm going to --

I'm unmasking the impostor.

I figured out where I'm at,

actually,

and I'm going to talk

about a number of things.

One thing is going to be

identity theft,

but before I do that,

I'm going to talk about

some of the impostor scams

we see, some of the ways

that you can help us,

and so let's get

started with that.

Let me figure out

where the slide bar is.

There we go.

That'll get us there,

so this really cool chart here,

a really cool graph here,

it's actually a bit

of a plan of attack

for dealing

with impostor schemes,

and it also gives me a chance to

rave about and heap praise on

AARP, which is well deserved,

but first, let me tell you

why this is a plan of attack.

So you have -- Up there,

you see three parts --

law enforcement,

business guidance

and consumer education.

So law enforcement is what

I spend most of my time doing

and what people like Attorney

General Ferguson

spend most of their time doing,

and it includes things

like the cases

the FTC announced

just last week.

We announced four just last week

involving new tech support

scam cases,

so we continue to file cases.

Doug talked about some we filed

a year or so ago,

and I'll talk about

an interesting follow-up

to one of those,

and Doug at the end

of his comments

said they're still out there,

absolutely,

and we're still filing them,

but that's law enforcement.

What about the other

two parts of this.

Well, business guidance

is critical.

I know that this is not

a business meeting,

but I want to emphasize,

it's very important for business

to be aware of impostor scams.

For example, the FTC recently

put out a new piece

on what businesses can do

if they discover that their name

has been hooked

in an impostor scheme

because as we know,

there are many instances

where entities are calling,

individuals are calling

claiming to be Microsoft,

claiming to be Apple,

claiming to be

some other smaller business,

and so what can a business do

when their name is hooked

in one of

these impostor schemes?

We put out some guidance

for businesses on this,

and we're trying to work more

with businesses on identifying,

responding and dealing with

that problem,

so thanks for getting -- Okay.

Thank you.

Third part is

consumer education,

so I do law enforcement,

and that's my business.

We work on the kind of cases

Doug talked about.

What we don't do very well

is talk about

what happens after the case.

We don't do a particularly

good job

of explaining the meaningfulness

of a particular case,

how it fits

in the larger perspective,

how it fits

from your perspective.

That's where AARP comes in.

What you saw today was

something fabulous in that

they take these cases that,

you know,

I'm already on the next case,

but somebody needs to explain,

you know, how these cases work,

what happened,

what the takeaways are,

what the lessons are.

That's where AARP comes in,

and that's why

it's really fabulous

to see a program like this,

to see the work

that Doug and Bruce did

where they went to India,

where they actually talked

to the people who --

You know,

they've been shut down.

They're not doing that again,

I hope,

but, you know, you can still

learn lessons from them.

You can still learn things

from them.

Also, the consumer ed part

is the part

that I'm going to turn

to you to help me with

because as we saw it

just a few minutes ago,

you have experiences.

You have information

you can share.

We heard about the grandparents

scam a few minutes ago

or the jury pool scam

even more recent,

just a couple minutes ago.

Those kind of experiences

are invaluable

because you can share

those experiences

with your friends

and neighbors.

Those are the kinds of consumer

education opportunities

that I can't replicate,

but you can,

and I'll talk more

about that in a minute.

So that's our plan of attack

for dealing with impostors --

law enforcement,

business guidance,

consumer education.

Let's move on, though.

So when we talk about impostors,

why do we care about impostors?

And you're here saying, "Well,

that's a stupid question, Chuck.

Of course we should care

about impostors.

We need to do something

about them, right?"

But why do we want

to unmask them?

Well, let's face it --

Impostors create havoc.

They create havoc for each of us

when they're out there

in the world loose amongst us.

They create financial losses.

The financial losses

can be huge,

as you're going to hear

about in a minute.

They cause in some cases

tremendous emotional distress.

I'll explain in a couple minutes

how that happens.

They lead to identity theft

in many cases,

some pretty serious cases

of identity theft,

and identity theft, for those

of you who have dealt with it,

you know, you know, that is

a self-help recovery situation

that can go on for years

while you try to deal

with the problem.

They can create lost and

delayed benefits and services.

If somebody is stealing

your medical information

because they somehow

convinced you

that they're your real insurance

company or they're Medicare,

and they're not, and they've

applied for your benefits

or somehow intercepted

your benefits,

you're going to have

to struggle to get them --

to deal with them.

I'll talk about

some of those problems.

And finally,

in some of the worst cases,

they actually convince people

that they're somebody

they're not,

and they convince those people

to actually engage in activities

that contribute

to further criminal violations.

I'll talk about some of that

in a minute, too,

so those are some of the ways

that impostors can hurt each

and every one of us

and hurt those of us

who, frankly, are just trying

to live normal lives.

There are lots of other

examples, too,

but those will give you

some good ideas

to sort of think about.

So what am I going to talk about

during the next 30

or 35 minutes or so?

I'm going to talk about

impostors, of course.

I'm going to talk about trends,

what we're seeing

with regards to the trends.

Doug has talked about some.

I'll add a few additional

points,

but we could just spend

a couple minutes on that.

I'll talk about impostor scams and some --

I'll spend a few minutes

talking about a lot of them

and a few other minutes talking

about a few specific ones,

so we'll drill down into a few

to sort of give you

a better idea of

some of the impostor scams

that we're seeing,

but we'll also just sort of run

through sort of a quick catalog

of all kinds of scams.

I'm going to spend a few minutes

talking about identity theft,

and that's because

identity theft, as I said,

is a self-help

recovery situation.

Law enforcement will try

to help you when they can,

and my office and my agency

do a variety of things

regarding identity theft.

There are criminal prosecutors

that try to help

with identity theft,

but in many instances, to really

recover from identity theft,

you have to do your own.

You have to do it yourself,

and I'll talk about that.

Then finally, back to

my consumer ed message,

I'm going to talk about what you

can do to help protect friends,

family, yourself from impostors

and identity theft

and the consequences of both,

because, really, hopefully...

The fact that you're here today

gives me hope that

when you leave here,

you will talk to your friends

and neighbors,

and, by the way, take some extra

materials with you, if you want,

and hand them

to those folks too.

Let them know you were

here today

and that you're happy

to talk further with them

about impostors.

So let's begin by talking

about impostors.

Yeah.

Let me see where I am here.

Ah, yes.

Okay.

You'll recognize this one

because we've already talked

about it,

if I can make it run here.

-Granddad, it's me,

an accident in Mexico.

I'm in jail.

-Jimmy, is that you?

-Yes.

It's Jimmy.

I need money for bail right now.

-In jail?

-You need to send money

right now.

Please don't tell anyone.

-Scammers are tricky

and can pretend

to be anybody in any situation.

They seem like the real deal

and play on your fears.

The goal -- To get you

to act fast.

Check out if they really are

who they say

they are even

if they sound like a loved one.

Heard from an impostor?

Report it at FTC.gov/imposters.

-Okay, so we've already heard

about the grandparents scheme.

Some people call them family

emergency schemes

because it doesn't have to be

a grandchild

or grandparent involved.

It could be a brother or sister.

It could be anyone you know

and care about,

but there are some common things

that you often see

in any one

of these kinds of impostor,

these family emergency

type things.

First of all, it obviously works

very well

if the scammer

has lots of information

about the person

they're calling, right,

they already know

a lot of information

because it increases

their credibility

with the recipient of the call,

the victim,

but they don't need

to have very much.

Frequently, what the scammers

will do is,

they will lead you on

and cause the victim

to actually supply some of

the additional information

during the phone call,

and you don't realize you're

supplying that information.

They may say,

"It's your grandson,"

and they'll say,

"Jimmy, is that you?"

Well, now they know

Jimmy's name.

Now they know your grandson's

name is Jimmy.

Now they can claim to be Jimmy,

so they won't always have

all the detailed information,

but they're really good at sort

of cajoling it out of you

if they don't have it.

Secondly, lots of times,

the voice doesn't sound

the same, right,

and let's face it,

that did not sound like Jimmy,

probably, and the person calling

is not necessarily

going to sound like

your grandson or granddaughter.

Couple of ways

they get around that,

and you'll hear this

lots of times, too --

They'll claim to have been

in an accident,

and so their voice is not right,

or the phone connection

is not bad,

or if all else fails,

they'll say,

"I can't talk to you. Let me put

this other person on the phone

who's here to help me

get out of this problem,

the attorney

that I've been assigned to,"

or the police officer

or something like that.

There are various tricks

they can use to circumvent

that problem that the voice

doesn't sound exactly the same.

They're obviously trying

to get you to act fast.

They want to create a sense

of immediate emergency.

They want to get you into

that cloud of --

suspend your common sense --

Doug talked about this --

by getting you to respond

quickly and emotionally

rather than applying

any thought to it.

It's hard to hang up

on a grandson or granddaughter,

even one you think

maybe should be in jail.

When it comes down to it,

you really don't -- You know.

You'll seldom hear somebody say,

"Well, I think that's exactly

the right place for you."

Slam.

But that might be the right --

You know, right?

So must of us are not going

to hang up on those folks,

our grandchildren, our kids,

and they're counting on that,

so at the FTC, we received

about 10,000 complaints

about just this scheme

in 2015.

I don't have 2016 data with me,

but you can assume

it's at least that number

if not more so lot

of complaints,

and we get only the tip

of the iceberg kind of thing,

so you can probably multiply

that by at least five if not 10

to give you a better sense

of how many of these calls

are actually being made

to consumers in the US.

Let's see.

So some strategies for dealing

with them.

Some obvious ones --

If you get a call like this,

hang up and try to verify

the accuracy of the information.

Call the parent.

Call whoever may actually know

where the individual

that's supposedly

calling you is.

Try to call them back.

Ask them information that

they wouldn't necessarily --

that a scammer

wouldn't necessarily know.

"What's the name of your dog?"

You know, "What's the name

of your cat?"

"What's the name of my dog

or cat?"

Those are -- You can try those,

see if they can answer those.

I think our consumer

talked about a middle name

or something like that.

That sometimes works.

That's a great plan.

Here is one other thing

I'll suggest --

A lot of these scams...

One way these scams work

these days is --

and Doug talked about it --

the Internet

is such a crucial part

of lots of these scams.

Obviously, there's no Internet

piece here.

It's a phone, but the Internet

is still a crucial part

of a scam like this.

Why?

Because so many of us now use

social media

and put information online.

My kids are all

over the Internet.

They have a different sense

of privacy than I do,

and they don't really...

You know,

they put a ton of stuff up,

and that kind of information

is a gold mine

to somebody who's trying

to run a scam like this.

They can find out a lot

about somebody

just by looking on

a social media site,

and, frankly, they can --

including parents

and other family members.

So here is a good tip

that I'd suggest --

If you get one of these calls,

I would wonder whether

other members of your family,

let's say, you know,

your sister or somebody like

that may get the same call

because if it doesn't work

with you,

it might work with the aunt,

or it might work with

somebody else in the family,

so this is a good chance

to do a little bit

of consumer ed as well.

Send a note or an e-mail,

Internet, right,

or call on the phone and say,

"Hey, I just got

this call from Jimmy.

I know it's not Jimmy, but just because, you know, I got it,

you may hear from Jimmy, too --

somebody who claims to be

Jimmy, too.

Just wanted to let you know now

before this call comes in."

So take that as a chance

to let your other family

members know about it

because once they've

researched you and spent time --

Once the scammers research you

and spend time online,

it's a pretty good chance

they've also found out

about other family members,

so that's a grandkid

or grandparent scam

depending on where

you sit or stand.

So, trends.

So Doug talked about this,

and it's really amazing.

Nationally, what we're seeing

is that impostor scams

are now

ahead of identity theft

in terms of complaints

we receive at the FTC,

and I never would have thought

that would happen because,

you know, identity theft

complaints have been

and continue to be a huge source

of complaints to my agency,

but impostor scams moved ahead

of them this year

to second place.

Only debt collection

complaints are higher,

and there are a couple

of reasons for that.

One is, we have some

arrangements with some entities

that report a lot of debt

collection complaints to us,

so it's an example where...

That's it.

Stop right there.

It's an example of where,

you know, the way you get data

sort of skews your data,

but we get some folks

who send us a lot of

debt collection complaints.

Also, everybody complains about

debt collectors

even if they owe the money.

Why not?

You know, it's...

But, you know,

so the debt collection situation

is probably going to remain

that way, but...

And, frankly, in some cases,

they should be complained about,

in many cases,

but impostor scams

is now number two,

and among military personnel --

This is interesting because

we actually keep separate data

at the FTC concerning

military personnel.

They are victimized by some of

the same kinds of schemes

but also different schemes,

and we've worked a lot

with military --

with JAG and military

support organizations

to try to educate

military personnel

and their families

about some of these scams.

So then with military personnel,

impostors is number one, ahead

of debt collection, and...

Go down here.

And the interesting thing is,

and this is equally interesting,

here in Washington State,

we're in the same category

as military personnel.

In Washington State,

debt collection

is not the number-one

complaint category.

Instead, it's impostors,

which is pretty amazing.

I guess we're good about debt,

but, you know, in the meantime,

we're having real problems

with impostor scams,

so in Washington State...

I have the numbers here.

I think --

Doug talked about this.

So let's see.

Twenty-four percent of

the complaints the FTC received,

almost 10,000 complaints

total concerning to impostors.

Almost 10,000 complaints

to the FTC nationally and --

in Washington, rather --

concerned impostors.

So it's a huge number

here in Washington State,

and I should also note

that overall, nationally,

impostor scam complaints were up

13 percent in 2016 from 2015,

so what we're seeing is,

the numbers are higher.

They're especially,

as a percentage basis,

they're tremendously high

in Washington State,

and it's a real problem that we

all need to pay attention to,

so I'm next going to talk

about an area

that Doug has already

talked about a bit,

and that is the IRS calls.

I'm going to spend just

a couple minutes on this

because you've already heard

from Doug,

but it bears repeating.

As Doug said, repetition is

the mother lode of education.

I don't know how Doug said it,

something like that,

but I'm going to talk about it

for a little different reason.

You'll see why

in just a second here.

So I really...

You know, you're going

to recognize the same tape

except for the very end.

I want you to listen to what

happens at the end here.

So I'm going to have

to go back here.

We'll go back,

and I'll click there.

There we go.

-...to reach you.

This call is officially

a final notice from IRS,

Internal Revenue Services.

The reason of this call

is to inform you

that IRS is filing lawsuit

against you.

To get more information

about this case file,

please call immediately on our

department number 253-214-4667,

I repeat, 253-214-4667.

Thank you.

-Okay.

I couldn't pause that,

but the reason I ran that is,

if you remember Doug's example,

it was just like that,

but there was one thing

that was different.

It's like one of those puzzles,

you know?

Something's not the same here.

What was different?

That had a different phone

number, and you know what?

You probably recognize

that area code, didn't you?

That person was not here, though.

They were probably in India,

but it looks like

they're calling from Tacoma

or wherever, you know,

right here, right?

This is -- Is this 253?

This is probably 253 right here.

Are we just north of it?

Okay. Just a little

further south, right?

I don't know where the line is,

but anyway, that's a 253 call.

At least, it looks like it is.

Same scheme

that Doug talked about,

same people behind it,

probably exactly the same people

behind it,

different phone number,

and, you know, they can use

any number they want.

They can make it look like

it's the IRS

on the phone on caller ID.

It doesn't really matter.

It's not the IRS.

They're not calling you,

so a couple thoughts,

things I want to add also

to what Doug talked about

just before we move on --

I'll just do this.

I'll use the next slide

when I talk about these things.

So Doug talked

about the fact that

IRS impostor scams are way up.

There you go.

There's a chart.

They're way up.

The one little piece here

that I should add to this

is that this chart ends in 2016,

and if I had actually carried

the numbers through 2016,

you would have seen

an interesting dip

in about October of 2016

when the Indian police

and the subsequent action

by the US Department of Justice

went down, and there was a drop

in the number of calls,

which was pretty cool,

and I actually, like,

for about a month,

I actually showed that chart,

but I've stopped showing it,

and why is that?

Because the numbers

are back up again,

and I don't want

to mislead anybody.

As much as it worked

for a little bit,

they're back on the phone again

and probably different people,

mostly, you know,

but they're back again,

so while we had

some positive effect,

and I hope every one

of those folks ends up

doing some time both in India

and in the States.

I'll talk about that in a sec.

It didn't end it,

and it's going on now.

So just a couple final thoughts

on that scam.

As Doug said, and we saw it --

Great video, by the way.

Fabulous stuff.

In 2016, Indian police

took action against

some of these IRS operations,

call centers in India

that were making the calls,

that kind of thing,

but the other piece to know,

though,

is that there was another action

here in the United States

around the same time

by US Department of Justice

and a group of other entities.

That was at the end of October

of last year,

and they were targeting

the US piece of it

because while we saw

the Indian part,

there's actually a US piece

of this whole operation.

That's the piece

that's collecting

all those payments, right?

Doug talked about iTunes

gift cards

and,

oh, this kinds of cards.

Who do you think

is picking those up?

Who do you think is

getting that?

A lot of that processing

is being done here

in the United States,

so even if the IRS scammers

sitting in India,

they have a US component,

and the good news is that DOJ

and others are

following up on that,

but it's still out there

as well,

and while it's nice to say,

"Oh, you know,

the scammers are somewhere else,

and et cetera, et cetera,"

and we can blame India

or whatever foreign...

They're among us here, too,

and there's a real need

for US law enforcement as well,

and they're working on it,

but, again, it's not just

an international problem.

It's not just an Indian problem.

It's a US problem as well,

and we're not just victims.

We're also perpetrators

in some cases.

And the IRS...

One thing on the DOJ case,

by the way,

because there's

some good results here --

They arrested 56 people.

They are in the process

now of convicting.

I saw --

I just checked yesterday.

They had already gotten four

people that pled guilty already.

The others are still

facing trial.

They convict...

The sentencings for the first

four are coming up in July.

Case was done in Texas,

but it involved scammers

all over the country

who mostly were people

who were collecting the money.

They were running the circuit,

picking up money from

consumers around the country,

so good news on that one.

So lots of kinds of impostor

scams,

and we could spend, you know,

hours talking about it.

Doug covered -- Doug provided

a pretty good list --

IRS, certainly;

debt collectors,

bogus debt collectors who don't really -- aren't really...

Real debt collectors

are bad enough,

but add on top of that

bogus debt collectors who

you don't owe them money,

but they claim you do;

romance,

talk about that in a minute;

friends and family,

we talked about that;

C-Suite, corporate suite.

That's business lingo

I just picked up.

It sounds cool, doesn't it,

the corporate suite?

That's basically where

somebody poses

as a CEO of a corporation

and, for example,

will send an e-mail

to somebody else

in the corporation saying,

"I need that employee

information right away

so we can get this budget done,"

and guess what?

The executive's e-mail

has been hijacked.

He's now gotten access to...

The scammer who hijacked

the executive's e-mail

is now using that e-mail

to steal employee information.

They're basically an impostor.

They're posing as

the corporate executive.

That problem began

particularly in Europe.

Amazingly, it started in France,

for some reason,

but we're now seeing it

spreading around the world

and another way

they're getting these things.

Pet adoptions,

haven't talked about this,

but I heard about this recently

from my friends

at the Better Business Bureau.

They were seeing instances

of people

claiming to have pets

that could be adopted.

These were viable dogs,

for example, of rare breeds.

It was a scam.

There was nobody adopting pets.

They saw this in Spokane,

for example,

last fall,

so they're out there.

Medical insurance, talked about

the mid tech companies.

You're going to hear

from Courtney about that.

Utilities, people claim to be

the utility company.

"If you don't pay us now,

we're going to collect

your utility bill,"

not going to happen.

The UTC here in Washington state

has been worrying

a lot about that,

but you'll also hear that

about everywhere -- about that.

Finally, prizes and lotteries,

there's two parts of that scam.

The first part is,

you have won.

Guess what?

You haven't won.

You didn't win anything,

and then, secondly,

the other piece of that scam is,

how do they get you

to pay them money?

What they'll oftentimes --

after you supposedly won,

because why should you

pay more money?

You won, right?

You've already won.

They get you to pay the money

by saying,

"But before you can collect

your winnings,

you know, we're from the"...

They may say

the Internal Revenue Service,

but more often, they'll say

they're from, like,

the Customs and Border Protection Agency, CBP,

or something like that,

"And we're holding your money

at the border,

and we'll send it to you as soon

as you send us the $200 or $500

or $1,000 in import duties

that you owe for this money."

And so they purport to be

somebody from Customs

Border Protection

or Homeland Security,

right,

and so, "We're the

Homeland Security folks,

and we'll get

the money to you."

That's where the impostor piece

to those kinds

of things come in.

They're not from anybody

like that.

They're not from Homeland

Security, CBP or anyone else.

They're scammers posing as

other government officials.

So how do they hook you?

Well, we've already

talked about this.

They pretend to be someone

you know or trust or respect.

They convince you to send money.

Frequently, it's --

Or information, right?

It doesn't necessarily

have to be money.

Information is like gold

for a lot of these scammers,

at least identity theft,

but they ask for

either money or information.

Doing it quickly is

a key part of that,

but the other thing

they often do,

and I didn't put this

on this slide,

but I remembered

as I was listening

to some of

the previous presentations,

especially Doug's presentation

about the IRS scammers

is, fear is another key element,

right, fear and threats,

and a lot of these scammers,

these impostor scammers,

well, some of them will --

you know, they'll try to tug

at your heartstrings

with your, you know,

that kind of thing.

The other thing they'll use

is fear and threats.

They are abusive, aggressive,

the kind of conduct that most

of us here in the United States

are no longer subjected

to and used to,

and they will try every way

they can to convince you

to send them money,

including engaging

in the worst kinds abusive

practices over the phone,

calling you any kind of name

they can think of, threatening

to call friends and neighbors,

threatening to haul you away

in the police

and put you in jail,

those kinds of things,

the kind of embarrassing kinds

of things

that none of us

obviously want to be subjected

to if it was true,

so those kinds of things

also often accompany

these kinds of schemes.

So let's talk, though, about a

different kind of impostor scam,

and this is one that is...

Earlier, I talked about the idea

that there's an emotional aspect

to impostor scams, as well,

and they can cause serious

emotional distress,

and this is an example of that.

-Looking for love in all

the right places like popular

dating sites, mobile apps

and social networking sites?

Ron seems like a perfect

match for you.

He's thoughtful and says

he can't live without you.

He says he's from the US

but works out of the country.

He says he wants to visit

but says he can't afford it.

He asks you to send him money.

Last month, it was medical bills

for his sick aunt.

This month, he needs money

to fix his car.

Next month, who knows?

Ron wants your money.

Don't send it.

The person pretending to be Ron

is a scammer.

He'll tell you anything to

get you to wire cash right away.

He'll never run out of excuses.

If an online love interest

asks you for money,

walk away no matter

how compelling the story.

Report scams

at FTC.gov/imposters.

-Okay, so, you know,

you get the idea that that's...

A lot of people, I'm sure,

in this room are thinking,

"Ah, I'd never fall for that.

You know, if my wife

ever found out

I was even considering it,

the real crime would be,

I'd be killed,

right, by my wife."

But, surprisingly,

a fairly large number of people

fall for them, and when they do,

the amount of money lost

can be startlingly high.

Actually, this came

from an AARP Scam Watch.

What's -- Fraud Watch?

Whatever the...

Fraud Watch, right?

Fraud Watch, yeah, article

that I just was reading,

about an FBI case that

they brought that they...

an FBI case

in February of 2017 in Texas

in which they profiled a woman

who had paid $2 million,

$2 million in connection

with a --

over the period of time

in connection

with one of these schemes,

and I think, actually,

there's an article

in that the thing

that Doug is giving out today,

the book Doug is giving out

today about romance scams.

Oh, and by the way,

I forgot to mention --

Doug, I think, you didn't

disclose that you actually have

an article in that thing

you're handing out today.

The free prize includes

an article by Doug,

not on that

but on another topic.

I was going to mention that,

but it's interesting.

Anyway, $2 million in that.

Now, the other thing to know

is that while it seems

like it might not be something

that a lot of folks hear about,

there actually are

a surprisingly large

number of complaints.

The FBI reported about

15,000 romance

and related complaints in 2016

to its Internet Fraud

Complaint Center.

The AARP Fraud Watch article

I was reading estimated that --

and I think they got this

also from the FBI --

about $2 billion total

in losses.

That's "B," not "M."

"B," 2 billion.

Even a large number for us

in the federal government,

$2 billion in losses in 2016

from these kinds of schemes.

That's because when they hook

somebody,

they hook them for a lot,

a lot of money,

so what are the signs

of this kind of scheme?

The scammer -- By the way,

the scammer will try to build

relationships quickly, right?

They want to get the victim

hooked fast.

They will oftentimes

plan to meet.

They'll promise to meet, right?

"We're going to meet you

at some point.

You know, we're going

to get together.

We met online, but now we're

going to get together."

It never happens, right?

Just for one reason or another,

there's some reason you never

actually have --

the meeting never happens.

Oftentimes, the scammers

will be engaged

in some kind

of international work.

For some reason, international

building and construction

seems to be a popular ploy line

for these scammers.

They're traveling

all over the world.

They just can't get back,

but, oh, you know,

they've had

one financial catastrophe

after another wherever they are,

and they just need

a bit more money,

and they promise to repay it,

or they will do something

to make it up

to the victim soon,

and they never do,

and, I mean, it's really

a horrible experience

to hear about, to see happen,

and as I said,

there's also a tremendous

emotional distress piece,

emotional strain here.

The victims are going to be

so affected

by this

that even after they know

it's a scam,

they still sort of secretly hope

that that person may be out

there someplace, right?

In fact, if you read the AARP

Fraud Watch article,

I think, if I remember right,

the victim in that story

talked about being taken

by somebody named Charlie

who turned out to be

a couple Nigerians,

and she said she still hopes

Charlie is out there

someplace even though

she now knows

that there's no Charlie,

but she's still looking for him,

and that is

the emotional aspect.

It's a terribly traumatic

situation,

so my message on this is,

even if all of us in this room

are never going

to fall for this,

it's a good thing to mention

to friends,

neighbors and family

to watch out for.

All right?

Because if they fall for it,

the hook sinks in deep

on this one,

and you really want

to be aware of it.

So how do these imposters

and scammers get to us?

Phone, mail, computer.

The computer is

a key part of this,

but that's not necessarily

the only way they reach you.

They can reach you on the phone.

They can even reach you

by phone,

a lot of the prizes,

lottery schemes that we've seen.

In fact, the ones that my office

was involved

with taken down late last year

arrived by mail and initially,

they were offers

including sometimes fake checks

or sometimes other kinds

of things that were really...

They were coming in the mail,

and they were coming from, well,

in the case of the ones we did,

the mail was coming from the US,

but it was going back

to the Netherlands,

and actually, the letters

were being printed in India.

So it was an

international scheme,

but the mail that posed

as a lottery winning was bogus.

They use a variety

of techniques.

In addition to somebody being

confidence people,

operators, you know,

really smooth delivery,

they oftentimes will use

other techniques as well.

They will engage in phishing

to try to get

additional information.

Remember I talked about

the CEO scam

where they hijacked

the CEO's e-mail address

and then used that

to pose as a CEO

and get additional information

about the corporation.

They will implant malware,

real or fake.

It's a tech support scam, right?

They will engage in hacking

and data breaches.

Any information like that

is valuable not

just because it might lead

to financial information,

but it might also be a way

to bootstrap other information

from consumers,

from victims, to get them

to provide information

because once you have

a little bit,

you can use that to create

credibility,

to establish credibility,

all right,

to move onto the next step.

So there are a variety of ways

these imposter scams operate.

Courtney is going to talk more

about this when she gets here

but, you know,

tech support scams.

The FTC, as I said, brought

a series of cases last week.

The screenshot in front of you

is one of those cases.

Microsoft, it's not Microsoft,

but it looks like Microsoft.

Doug has talked about these.

Here is the one thing I want

to add

to this interesting fact pattern

and these interesting cases,

and this is one that I --

It's fascinating.

So Doug talked about the cases

the FTC did in 2015.

'14, '15, that period of time.

And, you know,

we successfully sued

and took down

some tech support cases.

This is a press release.

It looks like it's from

the FTC, doesn't it?

Operator tech support scam

settles FTC charges.

Defendants required to

surrender assets.

There is -- Everything about

that is true or almost true.

I mean, it certainly

sounds true,

and that's exactly

what the FTC would do.

We would, if we could settle

and make them turn over

all their money,

that's what we --

that's how we do

law enforcement.

We get their money back,

if we can,

and we try to return it

to consumers.

And here is the second part.

Here is the tricky part

of this press thing,

and I'll have to read it to you

because it's a little hard

to see.

It says, "Three other tech

companies," it says company,

"PC GURU, Verindan Tech

and OmniCare

were selected

to notify customers

and remove residual software."

You know what that was?

That was a trick to get you

to give those three companies

access to your computers

if you were a victim

of the previous scheme.

They were using that

previous scheme

as an entree

or a come-on.

This happened just last week.

This was an FTC case filed

just a week or two ago,

couple weeks ago now.

They were using that

as an entree

to get you to give them access

to your computer by saying,

"Look, we're with the FTC.

We're part of the FTC,

or we're part of contractors

for the FTC,

and we've been hired by them

to help make sure

that that previous scam

that took you,

that all that data on that

previous scam that took you,

is no longer on your computer,"

and they sent

this out to people.

If people would question them,

they would send them this.

How did they find these folks?

A couple different ways.

It sounds like maybe they had

some address information

for some consumers who had

been victimized previously.

Even if they didn't, we've all

so had many of these scams

that it's easy

to claim that you --

It's that case the FTC

did a couple years ago,

and even if you were victimized,

why not just let us check

and make sure you weren't

inadvertently a victim

of one of these things

because why not?

We work for the FTC.

We're trustworthy.

We're reliable.

You know, here is the press

release with our names in it

from the FTC

if you don't believe us.

And this was within

just recently a few weeks ago,

this was still going out.

The good news is that

we sued them

and hopefully

they're now stopped,

but there's probably

a third iteration of this scam

out there someplace, right?

Identify theft.

I wanna talk for a little bit.

All kinds of identity theft,

many of which

are related to imposter scams --

financial identity theft.

Once you get

the consumer's information,

Social Security number,

bank information,

whatever, you can use that

to get additional...

You can use that to steal money,

obtain access

to valuable information.

Tax identity theft,

posing as the...

Filing tax returns,

posing as the consumer

to whom a refund is owed.

We see a lot of that

particularly in January,

February, March,

early in the tax filing season.

I won't even ask how many of you

have had to deal with that

because I'm sure

that some have,

and I'm sorry

to hear about that.

Here in Washington State,

we saw a particular spate

of that a couple years ago

when the Catholic archdiocese

was hacked.

I guess it was in 2015.

What they stole in that case

was Social Security numbers

which they then turned around

and used to make filings

with the IRS for taxes,

the tax refunds.

Employment hack, scammers

will use the information

they get to apply for jobs

in the name of a customer.

Why would you do that?

There are a variety of reasons.

They may not have legal status

in the United States.

They may want to do

something else questionable.

They may be engaged in illegal

activity with the company,

and they'd rather

not be discovered.

Medical, we'll talk about that

in a second

and various other benefits.

So identity theft which

can sometimes

be the result of the kinds

of imposter we're talking about,

it takes a variety

of forms as well.

I've talked about

some of the ways it happens,

but it can also be as simple

as lost phones, smartphones,

those kinds of things,

family members, friends.

Particularly among seniors,

we see a lot of identity theft

that involves caregivers

who are on the premises,

have unusually large amounts

of access

to the mail that comes in.

They steal that mail.

Friends, visitors do that.

It can be scams, and phishing

schemes can steal information,

data breaches,

hacking, skimming,

corrupt insiders

or corporations.

All these places and people

can gain information

that can be used

for identity theft.

How is it misused once

they get the information?

So taxes, filing tax returns

is one of the ways,

and it doesn't really matter

if you're one of those people

who actually owes money

and aren't due a refund.

The scammer doesn't

actually care

whether you do

or don't owe money.

They will make up the tax return

so that it looks like

you're owed money back, right?

So even if you actually

still owe the IRS money,

when they file that tax return,

it looks going to look like,

in fact, the IRS owes you money,

and there's a chance the IRS

will send out that check

before they figure out

that it's a scam.

Credit cards, this has been

up and down.

Credit card scams are up

again this year.

I'm working through one

right now personally,

and I suspect others of you

have dealt with them as well.

Phone utilities,

posing as the customer

to steal phone

utility service, banks,

applying for various kinds

of services at banks,

employment,

loans, leases, other,

variety of ways

that this information is used

by identity

theft perpetrators.

So let's talk about

the last piece

I want to spend time on today,

and then we'll see if we've got

time for a few questions

before I turn it over.

How do we protect?

How do we address?

How do we deal with this

problem of imposters

and the related problem

of identity theft?

I'm going to talk about,

first of all,

the identify theft piece.

That's that self-help.

You're going to have to do

a lot of the work yourself,

but the good news is,

there's some tools out there.

Secondly, imposters,

third, education.

So with identity theft,

the first strategy,

of course,

is just to reduce your risk.

Protect your information.

Keep it.

You know, restrict

what goes out there.

Don't give it out to imposters,

clearly,

but be more careful

even that that.

Make sure that you know why

you're giving out information.

Lock it down

if you don't need it.

Share it carefully.

Monitor who's getting it

and why they're getting it.

Dispose of it quickly

if you don't need it,

and if you do get...

And this is

critically important,

and some people miss this point.

If you do hear about

the possibility

you've been a victim of identity

theft, you get a sign.

For example, you get

some kind of a sign

that somebody might have applied

for a credit card in your name,

or you get a letter

from the IRS saying,

"It appears that," you know,

"you earned some extra money at

this business you didn't claim"

because they have

another filing.

Act quickly.

Don't figure, "Well, this is

going to be dealt with.

I'll eventually

deal with it."

The trick is, get on it now.

Deal with it quickly

because that is going to be

one way to reduce

the risk of identity theft

and ensure that you don't

lose more money.

So let's see.

Let's move onto what happens

if you are a victim.

So sadly, a tremendous number

of consumers have been victims.

I suspect if I took a poll,

a majority of people

in this room have had

some sort of identity theft

that has affected their lives,

either themselves

or a family member.

The trick for victims

is to minimize the loss.

Stop it as quickly as you can.

Act quickly.

Secondly, the victim

needs to prove

that the identity has occurred

and that the victim is not

responsible for the debt,

so there a variety of ways

you can do that.

I'll talk about some of

the strategies there

because what you want to do

is make sure that the merchants

who might have been affected

by the identity theft,

the IRS that might

have been affected,

whoever has been affected

knows that you are the victim

of identity theft

and that's not you.

You're not the one

who owes that money.

You want to separate

that conduct from yourself

and make clear that you're not

responsible for the debt,

and then third piece

for goal for victims

is to correct those errors.

Clean up that record.

Make it --

Get rid of the information

that is the result

of the identity theft

so that you can live your life

without having to continually

be questioned

about these outstanding debts

or whatever might have happened.

So those are the three

main goals, and you want

to keep those in mind if you're

dealing with identity theft.

How do you do that?

Well, the first step, of course,

is to contact the companies

where the fraud occurred.

If it's a credit card company,

contact them, bank, merchant.

If it's a jewelry store,

somebody applied

for credit, contact them.

Just tell them, "I've been

a victim of identity theft.

That's not me."

Now, they may question you.

They may say, "Yeah, right.

You're just another debtor

trying to get out of it,"

but at least let them know.

Tell them to make a note.

Push them on it,

and make sure they know

that you've been victimized,

and keep it up.

Secondly, contact the credit

reporting agencies.

We'll talk about that

in just a minute.

Place fraud alerts.

We'll talk about that

in just a second.

Get copies of your

credit reports.

Third, and this is the key

to the other point,

is go to this website here.

It's the FTC website, so I'm

flacking for my own product,

but I earn no money from this.

It's all free.

Well, you already paid for it

is the actual fact,

but go to it now, or go to

if you're an identity victim,

identitytheft.gov.

What you'll find there is

a detailed information

about how to deal

with identity theft,

and it provides

detailed advice,

easy-to-print checklists,

sample letters.

This is what the website

looks like,

and the way it works is,

it essentially creates

a plan for you

that walks you through

the various steps

in recovery

from identity theft.

It helps you by --

You can create an account

if you want to,

or you can just sort of skim

through the information

on your own,

but you can create a plan.

It then keeps coming back

and asking you, "Have you...?"

It even provides

preprinted letters

you can use to write

to those merchants.

It gives you the addresses

and the contact information

for the credit

reporting agencies,

the ones I said

make sure to contact.

It tells you how to reach them.

It tells you what you have

to tell them

to get that information fixed,

so all --

and I'm not spending

a lot of time

on sort of the recovery steps

because it's all right here

on this website,

identitytheft.gov.

It's a great website

that's just...

We rolled it out

about a year ago,

and it's received rave reviews,

and if you are a victim,

if you are concerned

about being a victim,

if you know others

who are victims,

have them take a look

at this site

because it's really useful.

And by the way,

the other reason I like it is

because if you are

willing to let us --

to give us your -- I know.

It sounds like identity theft.

"If you will give us

your information."

If you will give us

your information, it will be...

The back-end of this site

is accessible

to law enforcement agencies

around the United States,

and they use that information

to identify

the perpetrators

of identify theft

because one of the problems

with identity theft,

if you go to your local

police department and say,

"I've been a victim

of identity theft,"

they're going to say,

you know...

Hopefully, they'll sympathize.

They'll take a police report.

But the chances

are highly likely

that they can't do

much more than that

because the perpetrator

is probably not

in their jurisdiction.

The perpetrator

is just as likely,

you know, a couple hundred miles

or a couple thousand miles

or many thousands of miles away,

and there's no chance

you're going to get

a police officer in Kent,

as much as they might like to,

to go to India or somewhere else

and deal with that identity

theft perpetrator.

You're going to need...

That's part of

the self-help thing.

Or it may be...

But if they're in Georgia,

let's say, they're in Georgia,

there's a chance

that the Georgia police

will have access

to identitytheft.gov,

we'll hope,

and they'll at least see

that we've got victims

of this perpetrator,

and perpetrator seems to be

just down the street from us

here in Georgia or Atlanta,

for example,

so that's the reason

to use this site is,

it helps law enforcement.

Imposter responses --

These are all obvious.

First of all, the government

didn't just call you.

I assure you, the government

did not just call you.

It just didn't happen.

If they say they're from

the government, they're not.

They didn't call you.

Secondly, if they're

making claims,

you want to verify the claims

whatever way you can.

If you even want to spend

any time on this,

if you think

there may be some validity

to what they're saying,

try to verify.

Don't pay by wire

or prepaid card

or Apple iTunes cards

or PayPal cards.

I know.

You're in this suspended world

in which you just want

to get this off, get this done,

but all those things are tools

that imposters use

to try to get you

to pay quickly, right,

because their goal is

to make you pay fast

before you get out

of that cloud of, you know,

the lack

of common sense cloud

that you're in and back

to the real world,

and if they can get you to make

that payment before then,

they will --

they're ahead of you.

They've got the money then,

and there's almost no way

you're going

to get the money back

if you pay with a prepaid card

or wire the money.

Be very wary of anybody who

tries to get you to act quickly,

you know, any kind of

imposter-type situation.

Why?

Because they should give you

the opportunity to think

about it, to call them back,

to inquire further.

If they say,

"You need to act now,"

that ought to be a red flag.

Hang up, easy enough to do.

So I've got up here, sign up

for the do not call registry,

and I know that every time

I say that,

people start booing and hissing

because they say,

"Oh, that thing doesn't work,

never helps!"

and, yeah, I get that.

I get that it doesn't stop

all the calls.

I wish I could guarantee you,

it is 100 effective,

and it never stops any calls.

Sadly, it doesn't do that.

Why?

Because the people in India

don't care

if you're on the do

not call registry, right?

They don't care.

They don't check.

It makes no difference to them,

but US companies do care,

and if you're on the do

not call registry,

legitimate companies do care,

and if you're on the do

not call registry,

they will check that

do not call registry,

and they will not call you

if they're a legitimate company,

and that's a great way to screen

out the legitimate companies

from the Indian callers,

right?

If you're getting calls,

and you're on the registry,

and you haven't

done business with --

you know,

there's some exceptions --

Then you should be highly

suspicious that it's a scam.

I know there are a couple questions, but is this, like...?

Could I finish,

or do you want me to...?

Okay, I'm going to wrap up

in just a minute here.

All right.

So I have one final thing.

I think we're probably

just about out of time.

I saw Courtney wander in here,

so I'm going to just move on

and skip this one.

I will tell you, though, that

this particular imposter scam

involved somebody who was

taken in connection

with a Medicare-related scam,

and here is the background

on this.

You may know this.

The Medicare,

all of our Medicare cards,

for those of you who have them,

they're going to be --

they're issuing new cards

in the next 2 years.

This is also -- I also

learned this from the AARP.

Why are they issuing new cards?

Because if you have an old card,

it has your Social Security

number on it.

Yeah, I know.

I know.

But I can't tell you

how many years I've had

to try to defend the Centers

for Medicare and Medicaid

for that stupid decision,

but, anyway.

They're changing finally,

and...

But the problem is,

they're issuing new cards,

but guess what?

Every time there's a change,

who immediately figures out,

"There's an opportunity here"?

An imposter, so what we're

now hearing about

is people calling

and claiming,

"Hi. We're from the Centers

for Medicare and Medicaid,

and we're calling to help you

get your new card.

All we need is some information

from you

to issue your card

to you today,"

so I want to alert you to,

that's coming.

Be ready for it.

Watch for it.

The Centers for Medicare

and Medicaid

are not going

to call you either.

Again, the government

is not going to call you,

and they will not

call you either.

They're going to actually --

The plan, as I understand it,

is to send them out starting...

And they're still working on it,

so I get that there may be

a mail issue as well,

but they plan to apparently

send them out next year.

More information will be coming.

They have assured all of us

that before they actually start

sending these cards out,

they will do a major

public relations campaign

to let us know

how it's going to work,

but I would keep watching for it

and follow your local news,

follow the AARP information,

wherever you get it from,

and watch for more information

in the future.

And with that, my final pitch

before I take

a couple questions,

and that is, if this stuff --

if you're upset about this,

if you think this is appalling,

if you want to do something

right now,

today, the best thing

you can do

is to talk to a friend

or a neighbor about this.

Tell them what you heard,

what's happening.

You know, take that indignant

anger and frustration, upset,

and channel it in a way

that alerts others

in your family members, friends,

others to do something as well.

So the FTC has put together

a little kit that we use.

It's at this website here.

Pass it on, FTC.gov/passiton,

one word, pass it on.

It's basically --

It's particularly

intended for...

Let's see.

I didn't write this part.

It's tips

for active older adults.

I guess me.

And the idea is that,

people who have lived

as long as all of us

in this room have lived,

I think, have a lot of life

experiences to share.

We know about things

about things like

the jury pool imposter scams.

I didn't even mention,

but thank you for

whoever talked about that,

and we can share that

information with other people

so now they know about it, too.

So the idea is that you can pass

on your life experiences

to friends, neighbors, families,

and this kit basically

has in it a variety

of pieces of information

including presentation

information,

fliers,

things you can hand out,

things that will supplement

your life experiences

when you do presentations,

when you talk about it

with friends and family members.

So take that indignant anger

that you are hopefully feeling

when you hear

about these scams

and when you see

those numbers going up.

When you hear about --

when you see the people in India

who frankly don't care at all

about what they say to you

if they can get your money,

and channel that anger towards

telling other people

about these problems.

And I'm going to...

Do I have time

for a couple questions, Doug?

Otherwise, I need to wrap up

because I think

I'm pretty close here.

I don't -- The clock is weird.

Okay, couple questions.

I'm going to sort of start

at the front and go back.

I'm going to start in the back,

okay,

because I see the mics

back there.

So the mics are going to

come up this way, okay?

So we'll start there.

If we can have a mic,

ask a question.

Go ahead.

-I'd like to find out

if the do not call list,

do you have to renew it

in 5 years?

-Yeah, you do not anymore.

It used to be you did.

You do not now.

If you are on it,

you are permanently on it,

but I still think it's good

to occasionally check

because it's, you know,

technology is not

100 percent perfect every time,

and stuff drops off,

but you can check

by going to DNC.gov,

and you can put in

your number and check.

Next question.

Wait for the mic here.

We have a mic there.

Okay, there we go. Yes?

-Three quick questions.

One, please comment on online

purchases using a credit card.

-Well, if you -- if you...

[ Chuckles ]

Good idea to use a credit card,

and here is why.

You have additional rights

if you use a credit card

that you do not have

with other forms of payment.

That's because you can dispute

the charge with the credit card.

Is that what you're asking me

about?

Am I covering it correctly?

And the second piece of that,

by the way,

though is if you are going

to make purchases online

using a credit card or any other

kind of transactional device,

make sure you're using a secure

website when you do it, right?

Oh, so two things.

When you buy stuff online,

two thoughts.

One, credit cards

are the right way to go

because you have dispute rights,

and then secondly,

when you make that purchase,

make sure that you're entering

your credit card information

on a secure website.

It'll usually say "https," right?

That tells you that you at least

have some assurance

that it's not --

that you're dealing

with something secure.

Lots of other tips as well.

Check your credit card

statements regularly.

Don't do like my kids

did for years

and just throw those credit

card statements in a pile,

but take a look at them.

Open them up

and see what's on there.

Maybe use only one credit card

for your online purchases

so you can monitor it.

There are lots of other

strategies,

but credit cards

are the best way to go

in many instances

for online purchases.

Okay, who has the mic now?

I've lost track here.

Mic, mic, mic, okay.

Okay, you've got to point

at each other.

This is confusing.

Okay, here we go.

And I'm going to get

the hook here in a minute,

so you guys got to --

we're going to talk fast.

-Oh, thanks.

Can you talk a little bit

about credit monitoring agencies

and especially in light of,

I was a former

federal employee and now,

I think I was offered

multiple opportunities

for credit monitoring.

-Yeah.

-Do you need more than one?

-Yeah, so I have those same

credit monitoring opportunities

because I'm a current

federal employee,

and my identity was stolen, too.

So credit monitoring services,

two or three things.

One, if somebody offers it

to you for free,

I mostly think you should take

it because it's free, right?

If they're offering it to you

as a benefit, for a while,

I had two or three monitoring

my...

That shows you what's happened

in my life, but it's fine.

It doesn't hurt.

If you have to pay for it,

I think there you want

to think twice

because what a credit

monitoring service

does is

the same thing you can do.

Basically, they check

your credit reports regularly.

They check other things.

You can do the same thing

yourself.

You can actually get

free credit reports.

In fact, you should.

Annualcreditreport.com

is the place to get those.

Annual credit report, one word,

annualcreditreport.com.

You can do that too, but,

you know, for many people,

paying, it makes more sense.

It's easier for them to do,

but I think it's

a personal choice

particularly if you are going to

have to pay for it,

and to be honest,

even if you're not,

it's still a personal choice.

You can do the stuff that

they'll do for free yourself,

but I have had

good experiences with them.

In fact, one of my --

I hate to...

And I don't remember

which company it was,

but one of my identity theft episodes recently,

actually, I learned about it

because of one of these

monitoring services

which came about from

the federal government act,

but I discovered

that somebody in Maryland

was opening credit cards

in my name.

So, yeah.

-One more question.

-Yeah, one more,

and then we're done.

Okay, who's got

the last one here?

Sorry about that.

Thanks.

-I get a lot of charities

calling me.

Can you address charity fraud?

-I would love to if I had

to all day.

I could talk about it all day.

Doug knows, I've worked.

I do a lot of work on charities.

Couple thoughts on that --

First of all,

I usually refuse

to give in response to people

who just call me over the phone

and claim they're a charity.

I say, if you --

I have a plan every year.

I know how much I want to give.

If you're really serious

about me giving you money,

you know, give me some written

information I can look at.

Tell me where I can get more

information online about you

because I want to do

some research on your first,

so I can decide whether

to include you in my plan.

People who call you

on the phone,

they might be legitimate,

but you really want to verify it

because there are a lot

of scammy charities out there.

Last year, my office took down

a cancer charity

that raised $70 million,

and 90-some percent

of the funds they raised

went to the operators

of the charities,

the three of them.

They were all family members.

Almost nothing reached

any cancer patients,

so it behooves

you to do some research.

And by the way,

the State of Washington

has a great division,

Secretary of State's office,

that does charities-related

regulatory work.

They have materials on the

Secretary of State's website.

Most states will help you

find information,

but I'd do research before

I would give money to a charity.

And I've got to quit now,

but I'm going to stay around,

so

you haven't seen the last of me.

I'm happen

to answer questions later,

and I'll be in the tri-cities

next week,

so we can go over there

and continue this conversation.

Okay.

Thanks.

[ Applause ]