

**SHASTA COUNTY COMMISSION ON AGING**  
**Agenda for September 15, 2023**  
**Shasta County Administration Center**  
**1450 Court Street, Room 311, Redding**  
**10:00 AM**

1. Call to order and Pledge of Allegiance (10:00 AM)
2. Approval of August 18, 2023 meeting minutes (10:03 AM)
3. DA Presentation Materials (10:10 AM)
4. Ad Hoc Committee - plan moving ahead
  - a. Evaluation form
5. Chair updates and reports from commissioners (issues, events attended, etc)
  - a. Google Drive - still working on it
6. Next meeting October 20, 2023, 10:00 AM SCO Administration Center
7. Adjournment

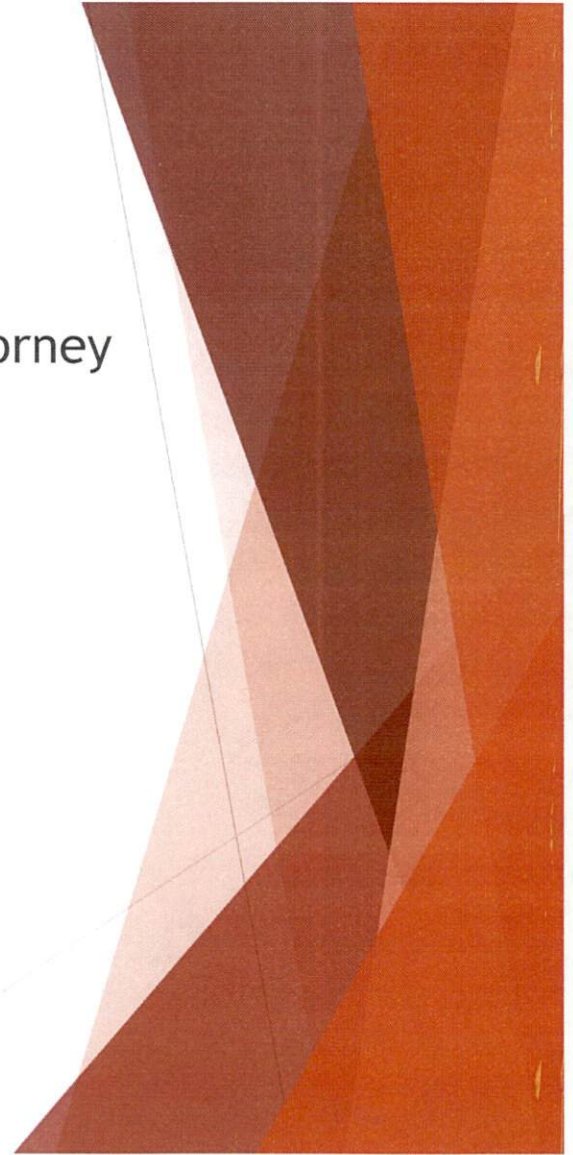


# Power Against Fraud

A program by the Shasta County District Attorney's Office to educate and provide information about fraud prevention, intervention, and victim support

# Shasta County Fraud Prevention Team

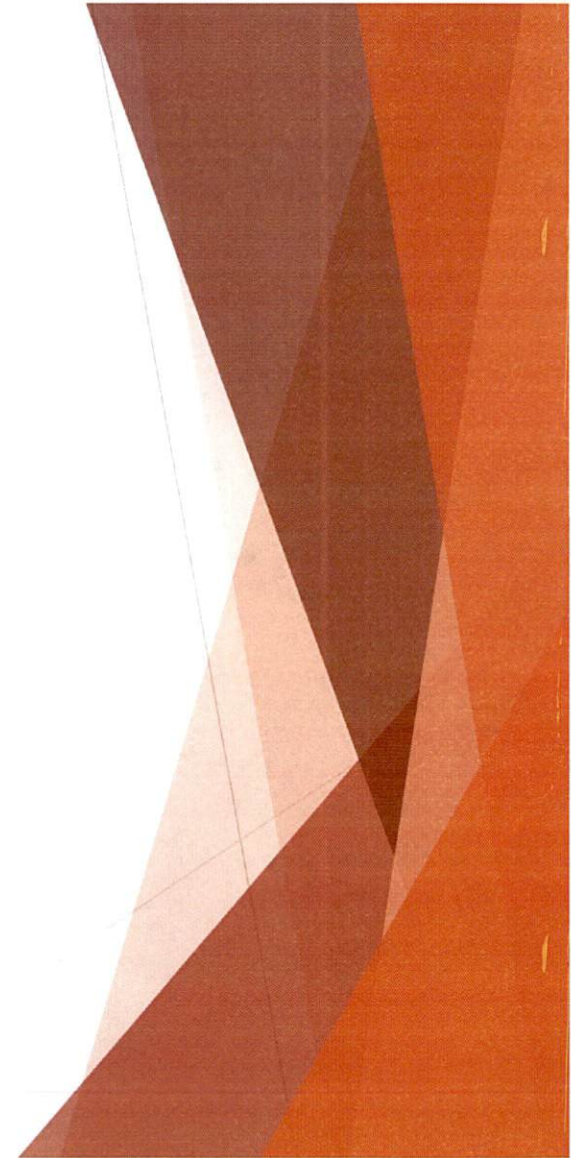
- ▶ ANAND “LUCKY” JESRANI - Senior Deputy District Attorney

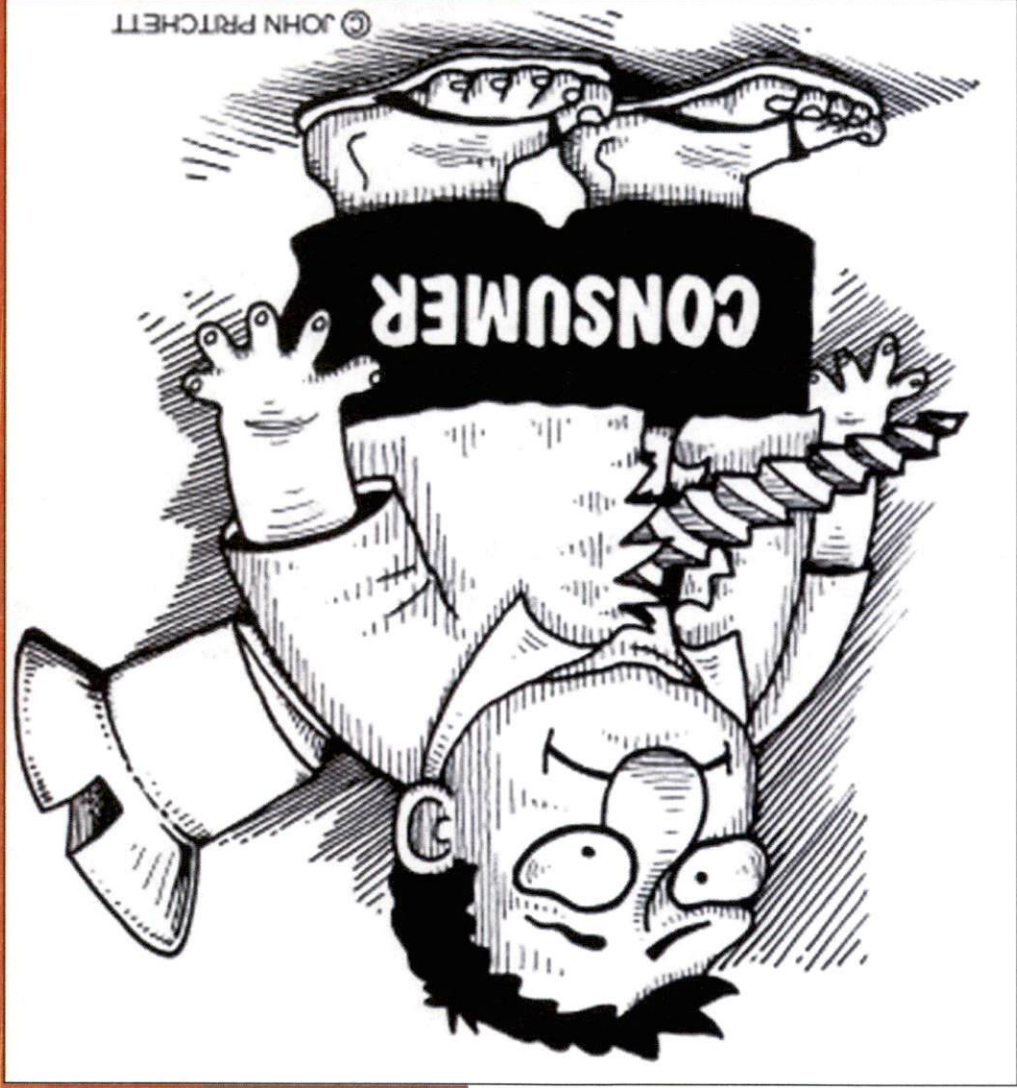


# Consumer Protection Unit

*What exactly does a Consumer Protection Unit do?*

- 1) Criminal and/or Civil Prosecution of Consumer Fraud matters*
- 2) Community Education*
  - Fraud Alerts*
  - Presentations to groups/organizations*
  - Events and programs - like the Fraud Prevention Fair*





## Community Education

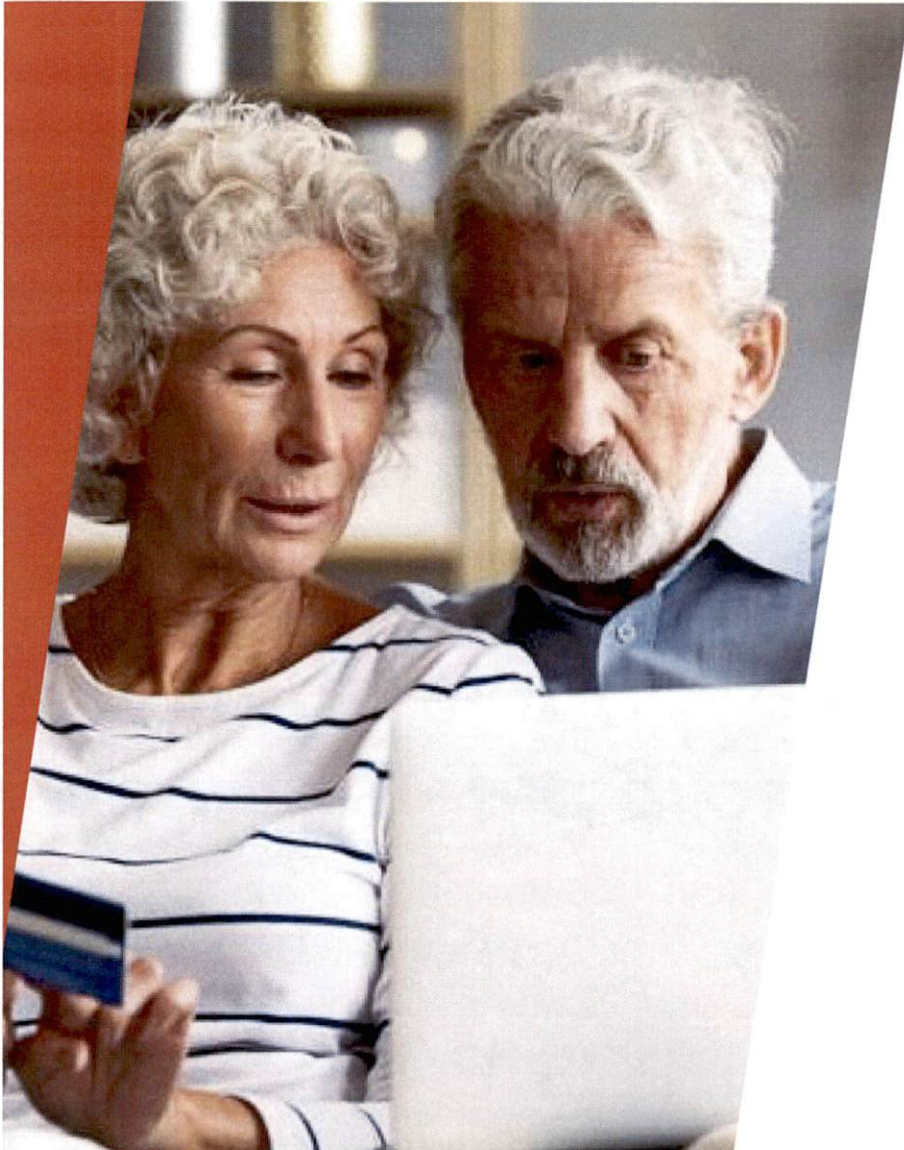
*“OUR BEST WEAPON AGAINST SCAMMERS, IS A WELL-INFORMED  
COMMUNITY”*

# There is a scam out there for everyone!

***Most targeted groups are: seniors and veterans, but there is a scam that can work on anyone***

- *Millennials more likely than seniors to fall victim.*
- *Realtors/Small business owners*
- *Men, Women, Kids*
- *Recent retirees*
- *Even attorneys!*





## Why seniors and/or retirees?

- ▶ That is where the money is!
- ▶ If retired, more likely to be at home
- ▶ Sometimes memory issues
- ▶ May be more trusting

## The Statistics

- ▶ According to the Bureau of Justice Statistics National Crime Victimization Survey, in 2014, 2.6 million persons over age 65 were victims of identity theft.
- ▶ Over 13% of older Americans are a victim of financial fraud yearly
- ▶ Only 1 in 44 cases of Financial Abuse is reported
- ▶ Seniors with cognitive incapacity suffer greater economic loss





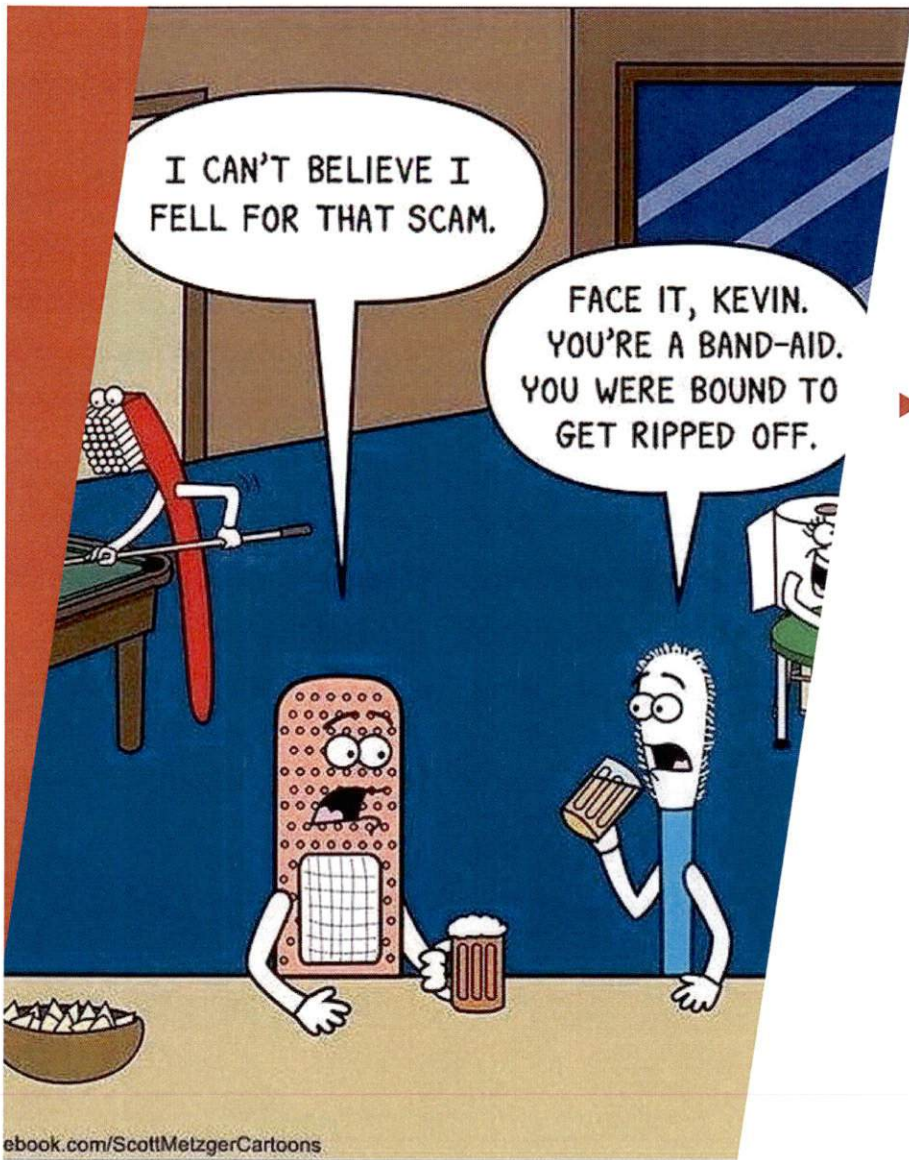
# Common Scams

- ▶ Identity Theft
- ▶ Telemarketing Fraud
- ▶ Mail/Internet
- ▶ Home Improvement
- ▶ Mortgage
- ▶ Investment
- ▶ Caregiver

**\*\*\*All these scams have the common themes of FEAR, PRESSURE, and INTIMIDATION.\*\*\***

## Through the Mail

- ▶ Mass Mailings
  - ▶ Mail Scams
    - ▶ You have won the lottery
    - ▶ You have won a prize
    - ▶ You may receive a check
  - ▶ Fake charities asking for money
  - ▶ Free lunch investment seminars
  - ▶ Psychic scams



## In Person

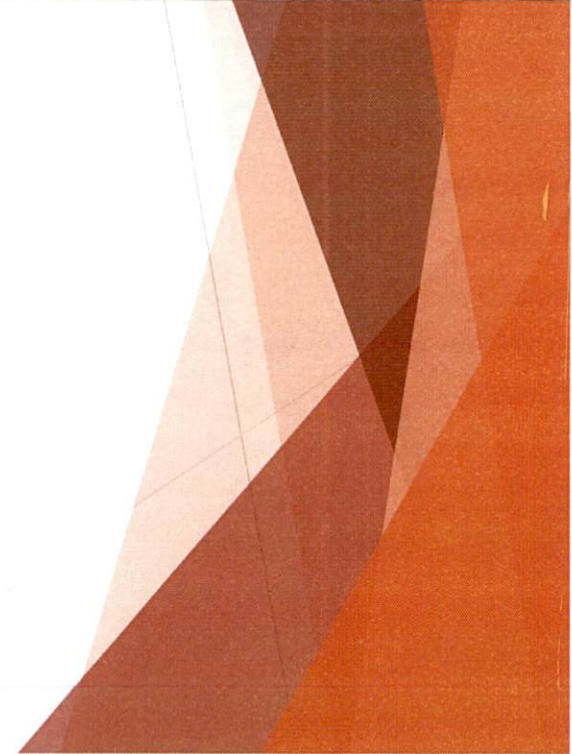
- ▶ Door to door repair or sales
  - ▶ Solar
  - ▶ Unlicensed contractors
- ▶ Family
- ▶ Investment Fraud
- ▶ Guardian/Conservator or POA
- ▶ Medical service
- ▶ Check fraud



# Home Improvement Fraud

## *Preventative Steps:*

- BEWARE** of door-to-door contractors who use high-pressure or scare tactics to get an immediate decision.
- Over \$500 requires a contractor's license
- DON'T** do business with someone who comes to your door offering a bargain or claims to have materials left over.
- Get at least 3 written bids. **DON'T** always choose the lowest bidder - you get what you pay for!
- Check the license!
- Require the contractor to use a written contract that lists materials, costs, and the completion date.
- Don't pay in **CASH!**
- Don't pay more than 10% or \$1,000 as a downpayment.



## On TV / Radio

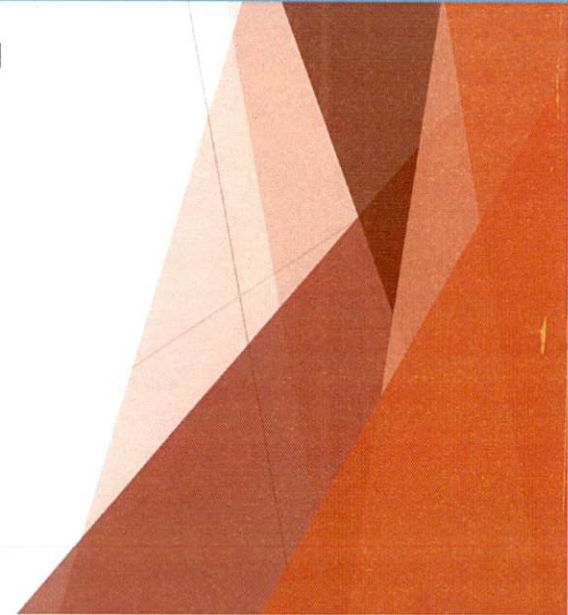
- ▶ Mortgage / Foreclosure rescue
- ▶ Quick weight loss
- ▶ Investment



# Mortgage Fraud

## ***Preventative Steps:***

- Beware of companies who contact you in person or by fliers offering a foreclosure relief service.
- Don't sign any forms or papers without reading and understanding what you're signing. If you're uneasy or feeling pressured, get advice from a lawyer or other advisor.
- Don't deed your property to *anyone*. First consult with an attorney, a knowledgeable family member, or someone else you trust completely. Once you sign legal papers, it can be difficult, or even impossible, to reverse the action.



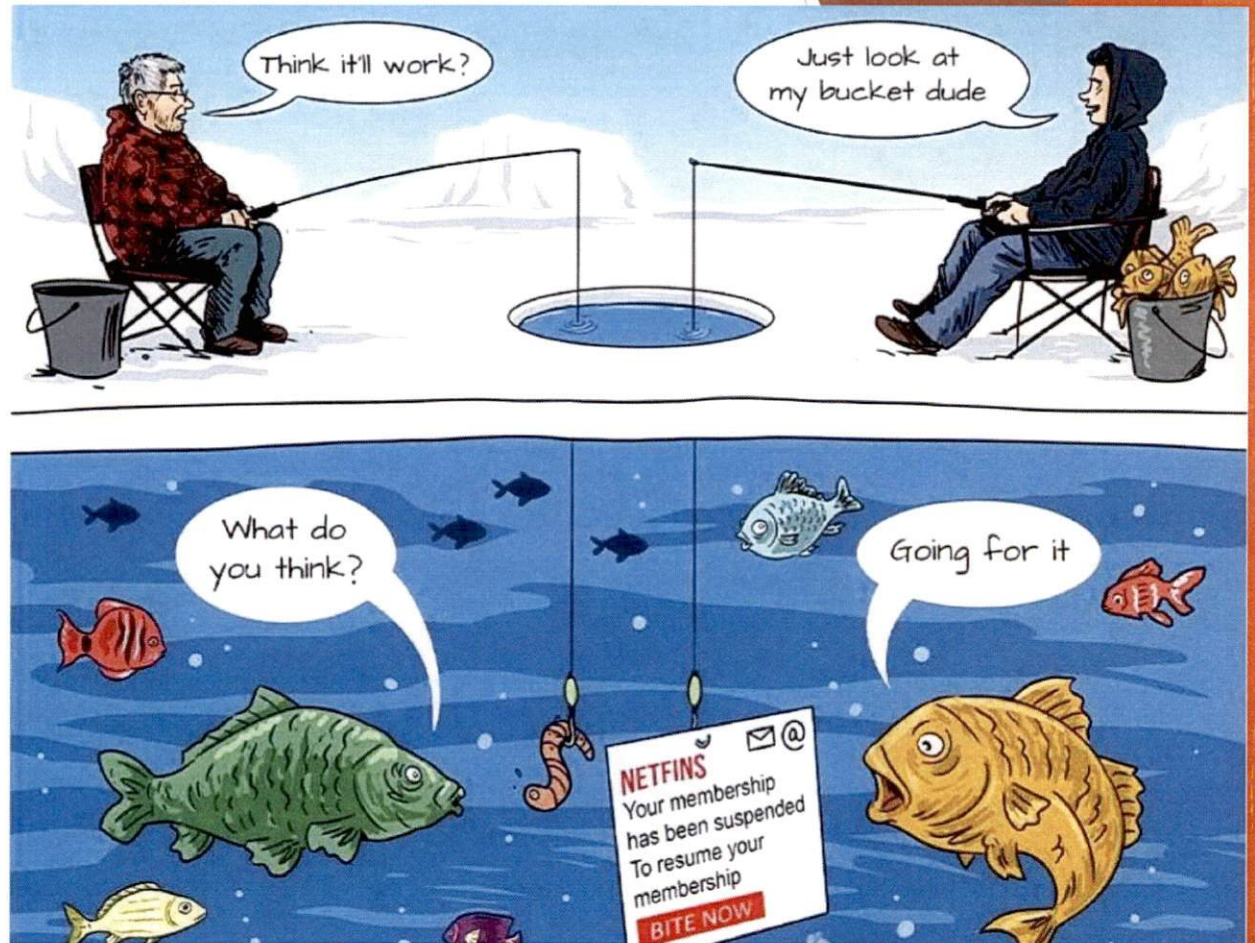
# Investment Fraud

## ***Warning Signs:***

- ✓ **High pressure sales tactics with an insistence on an immediate decision**
- ✓ **Unwillingness to let you discuss the deal with another advisor or to get a second opinion**
- ✓ **A guaranteed investment and one with “no risk”**
- ✓ **Unwillingness to provide written information, including state securities registrations and verifiable references**
- ✓ **A suggestion that you invest on the basis of trust or faith**

# On the computer

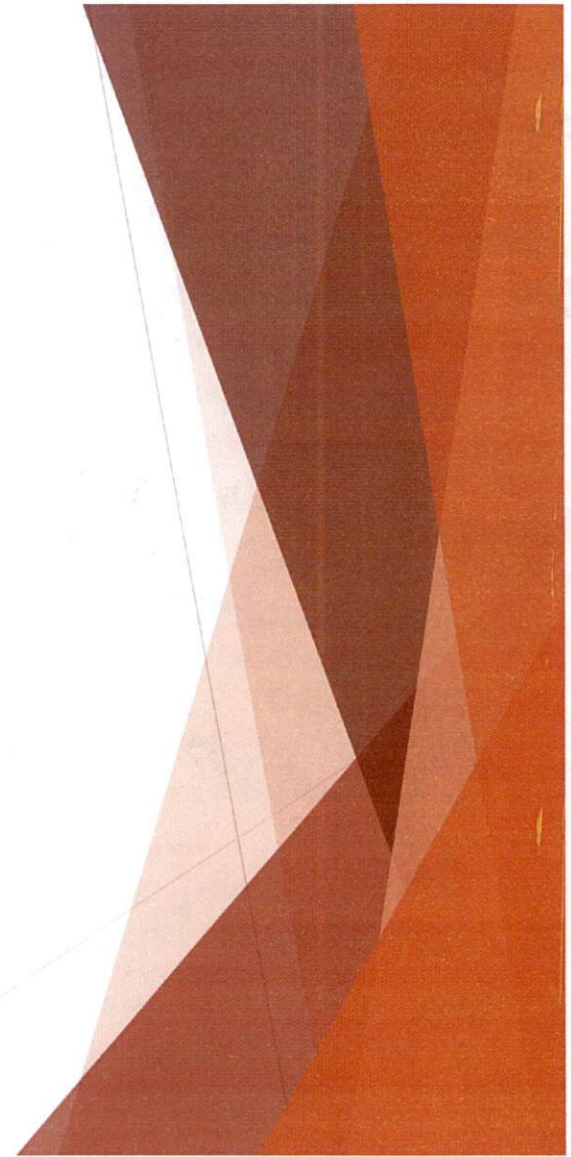
- ▶ Phishing Scams
  - ▶ Official looking emails, ads, or pop up messages designed to trick you into clicking them. **DO NOT CLICK** these emails
  - ▶ They likely have a virus and will infect your computer and steal your personal information
- ▶ Online dating scams
- ▶ Work at home scams
- ▶ Lottery scams





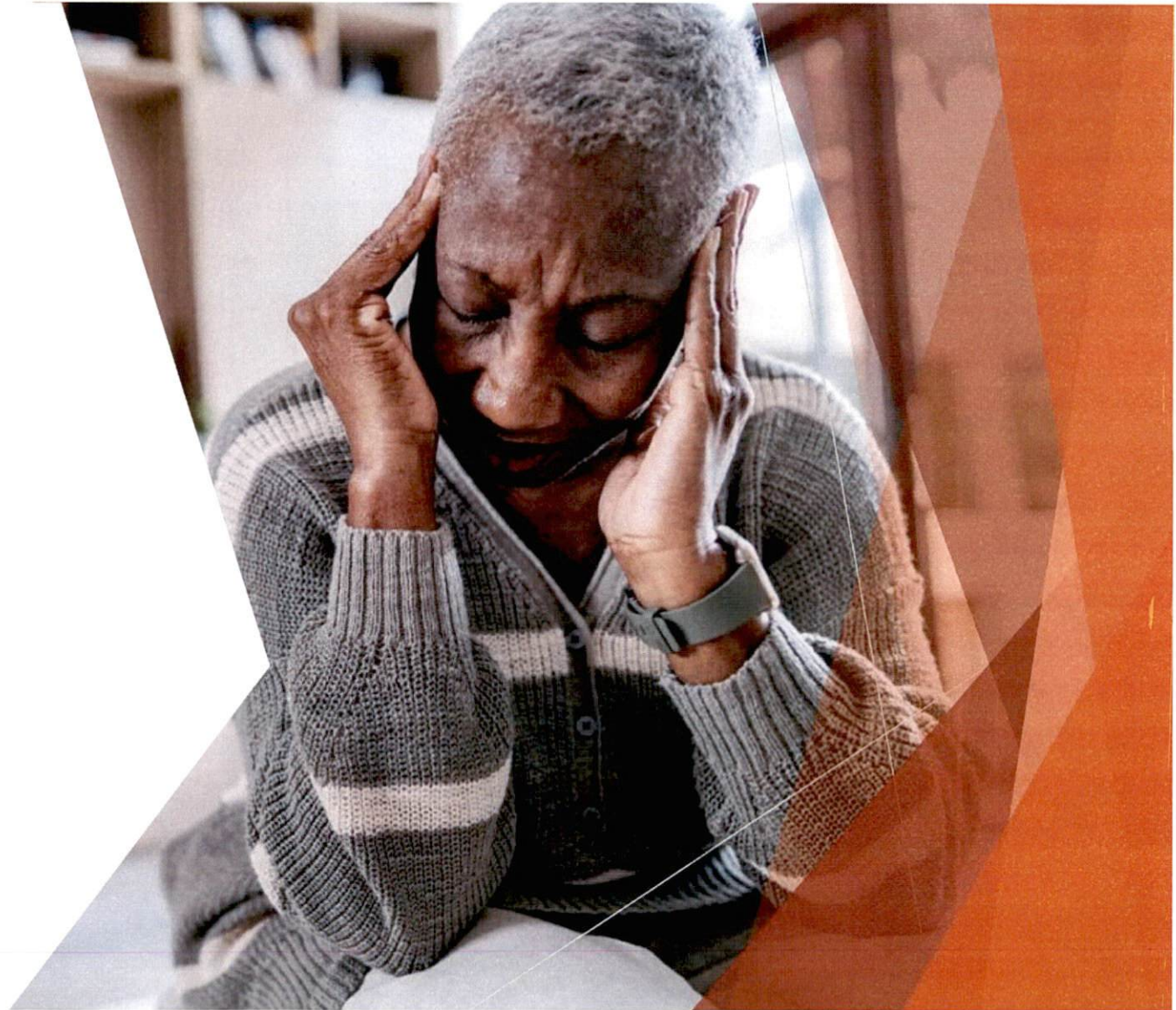
## Who is doing this?

- ▶ Family, friends, neighbors
- ▶ Professionals like lawyers, doctors, caregivers, etc
- ▶ Strangers like telemarketers



## Signs someone is a victim of financial fraud

- ▶ Unpaid bills, sizable bank withdrawals, unusual credit card activity
- ▶ Caregiver not providing for person
- ▶ Changes in personality, demeanor, hygiene, self care
- ▶ Missing valuables
- ▶ Unusual new friends, new names on accounts
- ▶ Phone rings constantly



## OTHER GOOD TIPS

- ▶ Don't allow the caller to interrupt you or engage you in further talk. JUST HANG UP!! --- it is not rude.
- ▶ If you think the call was legit, look up the actual company or agency's phone number, and call them directly to verify the call was true.
- ▶ If you're unsure of what the correct number is for an agency, feel free to call the DA's Office to verify the information before you send money or give personal information.
- ▶ Reduce e-mail/mail through the Direct Marketing Association: [www.dmchoice.org](http://www.dmchoice.org) or by completing and mailing the form.
- ▶ OPT OUT of credit reporting agencies' credit card solicitation marketing lists: 1-888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com)

## Identity Theft booklet

- ▶ EXCELLENT guide on what to do if you, or someone you know, had their identity stolen
- ▶ Every person who has followed the recommendations in this booklet has reported to me that it made the process much easier
- ▶ If need more, just reach out to the DA's Office - we have plenty!

# Questions

District Attorney's Office  
1355 West Street, Redding, CA 96001  
530-245-6300

