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Campolindo student works to protect seniors

By Diane Claytor



Matthew Sugiyama (left) and his sister, Megan, with their grandmother, Alice Lin Photo provided

When Moraga's Matthew Sugiyama learned what happened to his beloved grandmother, he, like everyone else in his family, was both devastated and very angry. How could something like this happen, wondered the 16-year-old Campolindo junior.

His 80-year-old, widowed grandmother, Alice Lin, lives in Southern California and cares for her son, who is on disability. She and her late husband immigrated to America many years ago to raise their family and work hard so they could live the American dream. That dream was crushed when she was scammed out of more than \$720,000.

As Sugiyama describes what happened to his grandmother last year, his voice often cracks and his emotions are apparent. "She lost almost her entire life's savings," he sadly says.

She received a message through an online mobile messaging app from a man calling himself "Justin." An online relationship slowly developed, Sugiyama explains. "He was able to make himself relatable, make her feel sympathy for him."

Lin began to trust "Justin," who informed her of some wonderful investments he'd made, convincing her he could successfully help her with her own investments. Lin began to make financial transactions through a mobile app for investments she believed were legitimate. They weren't. Over a period of three weeks, Lin walked into the local branch of a large financial institution seven times and, based on instructions from "Justin," wired various sums of money until, ultimately, her scammer had \$720,000 of Lin's money.

Although it had been many years since Lin had ever initiated any wire transfer, no one at the bank questioned her about these seven transfers or did anything to make them slow down or stop.

It wasn't until Lin, talking to her oldest daughter, mentioned that she was making these investments, that anyone had any idea that something was amiss. The family contacted the FBI, as well as local law enforcement. The money, they confirmed, was gone.

Sugiyama was angry. He saw the effects this had on his grandmother and his entire family and knew he wanted to do something. "I don't want anyone else to ever have to go through what my grandmother did," he says.

Sugiyama was already a young community activist. He founded a Lamorinda chapter of Lion's Heart, where members are encouraged to give back to their communities; he was a youth ambassador for Act To Change, a national nonprofit organization whose mission is to protect AAPI (Asian American Pacific Islander) youth from bullying; and he is currently a chapter leader and legislative board member of AAPI Youth Rising, a student-led organization that takes small actions to make positive changes. He was recently selected to serve on the Moraga Youth Involvement Committee, which provides young people with opportunities for civic involvement.

"It's vital for youth to speak up as our society needs to hear from the next generation," Sugiyama believes. "Empowering young people gives them self-confidence and educates them to create a better society."

With this mindset, Sugiyama took action to do what he could to help both his grandmother and other victims of senior scams, of which there are many. The FBI reports that last year, about 88,000 people over the age of 60 lost more than \$3 billion to financial elder abuse, with almost 5,500 people losing more than \$100,000 each.

The first thing Sugiyama did was start a petition on change.org, asking the California Legislature to pass Senate Bill 278, introduced by Sen. Bill Dodd. The bill, currently going through the legislative process, will strengthen elder financial abuse protections by holding financial institutions and banks more liable for suspicious transactions elders make. As Sugiyama writes, "My grandma's life has been forever shattered because of a scammer and a bank that didn't protect her."

Sen. Dodd writes, "Banks must do a better job protecting the most vulnerable Californians. This bill clarifies that if these institutions assist in financial elder abuse, either knowingly or otherwise, they can be held responsible."

Sugiyama next created a website, protectingourseniors.org, which provides information to spread awareness of elder fraud, "because it's so prevalent," he says. The site offers resources for seniors on how to avoid being scammed and who to contact if they have been scammed.

To continue spreading the word and raising awareness, Sugiyama wrote and submitted an opinion piece to the San Francisco Chronicle, which ran on the newspaper's website earlier this month. He is also reaching out to the local community, speaking at senior residences and organizations with the goal of educating them about the scams that are out there. He recently made his first presentation to residents at Moraga Royale.

Fortunately, Lin is doing better, Sugiyama gratefully reports. "After realizing she had been scammed, she was depressed, angry, embarrassed. She even considered ending her life," he confesses. Sugiyama and his family are confident that his grandmother is now feeling better and he sincerely hopes that his positive efforts support his grandmother and also make a difference in the lives of other seniors.



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