

# WC LAW LETTER

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Walter Clark  
Legal Group

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## QUIZ 1

1. What is the only number in English that has its letters in alphabetical order?
2. What is the plural of Prius?
3. What is acnestis?

(ANSWERS ON BACK)



*"According to our waiting-room security cam, you're fidgety and have a constant head itch."*



Walter Clark receives Presidential Award of Merit from Elise Sanguinetti, President of Consumer Attorneys of California.

## CAMERAS FOR JUSTICE

(AND FOR OUR CLIENTS) by Walter T. Clark

In 1991, George Holliday stepped out of his house on Lake View Terrace and used his home video camera to record an incident.

Mr. Holliday handed the video over to KTLA, which displayed on television a scene very different than what the police had reported. **The Rodney King case was an example of how video has changed the world.** It was a story told in a way that could not be ignored. Since King, anyone with a cell phone can be a journalist. The electronic revolution has made it cost-effective and possible to surveil much easier.

In 2013, **the Boston Marathon bombers** were caught by a surveillance camera atop the Lord & Taylor Building. As usual, the culprit was unaware.

### Surveillance Helps Solve Our Case

On November 6, 2015, at the intersection of SR-22 and Highway 86, near Brawley, California, our client was driving home from work and was t-boned so hard, he was knocked unconscious and suffered multiple fractures.

Of course, the only one able to give a statement to the police at the scene was the other driver who, predictably, said she had the "green light." Then the other driver testified, under oath, that she had the right of way, and, her insurance company, of course, denied the claim.

But when WCLG attorney, Jessica Albert, secured the video surveillance from the AM/PM on the corner of the intersection where the collision occurred, truth came to light.

Clearly, in the background of the video, the defendant was visible driving right through the red light and smashing into our client.

**The defendant paid the \$750,000 policy limit in compensation to our client, the victim, who may have been denied a recovery, but for a camera doing justice.**

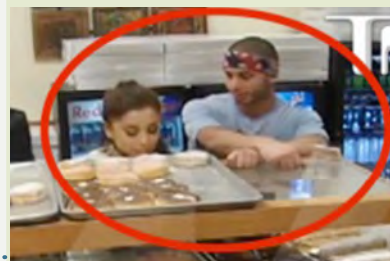


### STRONG OPINION ABOUT IMMIGRATION, AND CUISINE:

"I'm in favor of liberalized immigration because of the effect it would have on restaurants. I'd let just about everybody in, except the English." – Calvin Trillin.

### WORD CHALLENGE

WHAT IS  
"GASLIGHTING?"  
(Answer on the back)



Ariana Grande

### Ariana Grande caught by surveillance video.

Pop star Ariana Grande was at Wolfee Donuts in Lake Elsinore with her boyfriend, Ricky Alvarez, and couldn't help but taste (lick) the displayed pastries. After the video surfaced, Wolfee's failed a health department inspection.



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## SPOTLIGHT



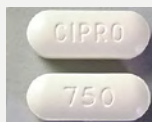
David and Madison Vassalli at their wedding at The Living Desert Reserve.

New WCLG attorney, David Vassalli, graduated from Pepperdine University School of Law in May of 2016. He received numerous academic awards and was a member of the Law Review. He took the Bar Exam in July 2016, married his childhood sweetheart, Madison, in October 2016, and was sworn in by Judge Chapman in November 2016. Madison, a teacher, and David, are locals and happy to be buying their first home in Palm Desert.

## UPDATE: PAY FOR DELAY

In our Spring/Summer 2016 issue, we reported that some drug manufacturers extend the 20-year patent protection this way: They sue the new generic manufacturer and then "settle" on terms that the generic company agrees not to compete in exchange for millions. Therefore, **the pharmaceutical company gets to keep the monopoly, forcing patients, the government and insurance companies to pay grossly inflated prices.**

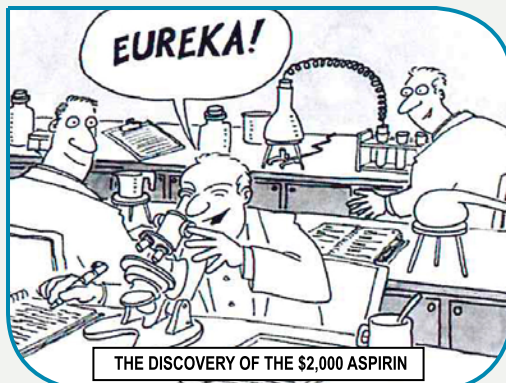
Example: Have you ever been prescribed **Cipro**? Barr Laboratories, Inc. and Bayer used this scheme so they could inflate Cipro prices and receive three to four times more profit.



How was this crooked scheme exposed and stopped? The F.D.A.? No. The F.T.C.? No. Congress? Not a chance. But, in January 2017, justice prevailed.

**It took Consumer Attorneys 17 years of fighting these big pharmaceuticals in a class action to net nearly \$400 million for victims. The suit was filed in 2000!**

What would be the effect of eliminating class actions?



## WHAT'S YOUR CREDIT SCORE?

(AND ACCORDING TO WHOM?)

You know most lenders use **FICO** scores – calculated by the San Jose firm, Fair, Isaac and Company. But **TransUnion** and **Equifax** have been selling their "credit scores," implying their scores are the standard. Why are they doing this? TransUnion and Equifax are then able to keep the fee, not FICO, and use the promise of cheap credit scores to hook you into costly credit monitoring subscriptions. Most subscriptions are totally unnecessary.



One pending suit against TransUnion by a car buyer claimed the TransUnion score he paid for was about 100 points higher than what would be used by the auto creditor.

**The Consumer Financial Protection Bureau has recently fined Equifax and TransUnion \$23 million for their deceptive marketing.**

If you need a FICO score, get the real thing and be aware of the swarmy sales pitches of the credit reporting bureaus, especially as the new administration dissolves consumer protection regulation.

## BIG PHARMA CORNER

**PINWORM PILL PUSHED FROM \$4.50 TO \$369**

**Mebendazole** has been a cheap, effective remedy for pinworms. It was a common medication, and **it used to cost \$4.50 a pill.**

In 2014, Teva Pharmaceutical sold rights to Mebendazole to Amendra Pharmaceutical. While testing the drug on lab rats, it was learned that not only were the pinworms killed, the rats were found to be rid of cancer cells which had been implanted.



Therefore, **the drug that killed pinworms was found to possibly be "repurposeable" as an anti-cancer drug, and the \$4.50 pill went up in cost by 8,106%.**



## CHARITIES: ALL WET BECAUSE OF THE BUCKET CHALLENGE?



Did the ALS Ice Bucket Challenge in 2014 actually work, and did it hurt other charities? **It worked, and reportedly raised \$220 million worldwide.** The ALS Association received 13 times as much in contributions as it had in the whole

preceding year. **Slackivism**, a way for people to feel virtuous without doing much, turned out to be only a fear. People did participate and did donate. And no cold water on others.

While those who made contributions in the challenge didn't do so again, according to Giving USA, **other individual charitable donations in the US rose almost 6%** in 2014... so other charities apparently were not hurt.

The use of social media and the cell phone allowed what anthropologists call **"extreme ritual" and made people more generous.** The Ice Bucket Challenge took tools typically used for private amusement and turned them to the public good.

## WCLG CHARITIES OF THE MONTH



WCLG has provided free bike helmets to YMCA and Variety Clubs to go with new bikes. Since July of 2015, the Walter Clark Legal Group has been promoting and supporting one local charity each month. Bringing attention to

each worthy cause through videos, our website, social media, and emails, this program has raised awareness and funds for the following non-profit organizations over the past 9 months:

- YMCA of the Desert
- Angel View, Inc.
- Braille Institute Rancho Mirage
- Gilda's Club Desert Cities
- Shelter from the Storm
- United Way of the Desert
- Coachella Valley Rescue Mission
- Big Brothers Big Sisters of the Desert
- Animal Samaritans
- Hanson House

## NEW WCLG OFFICES

**"EVERY ACT OF CREATION IS FIRST OF ALL AN ACT OF DESTRUCTION."**

- PABLO PICASSO



Demolition for construction of the new WCLG law offices, (the former Mimi's Restaurant in Rancho Mirage), began on October 10, 2016. The new offices will feature VRF A/C, a green screen room, and an 873-sq. ft. conference room available to charitable organizations for meetings.



Suggestions for features of convenience and comfort for our clients are invited. **Expected completion date: Hopefully, soon after you get this newsletter.**

## TAKATA AIRBAGS: THE BIGGER BANG

You thought of Takata airbags as only injuring and killing people one at a time in car accidents.

In August 2016, a truck loaded with Takata airbag inflators and propellants was able to step up that damage.

As the truck was traveling to a Takata plant in Eagle Pass, Texas, the volatile, chemical ingredients of propellants containing ammonium nitrate, destabilized and exploded.

The explosion incinerated one home and killed one woman, adding to the 12 deaths caused by the airbags so far.



What's left of the truck carrying Takata airbag inflators.

**Two months later, Delia Robles, of Corona, was killed on her way to get a flu shot when she was involved in a collision and her Takata airbag exploded.**

## RACE CAR DRIVER FINED \$1.27 BILLION

In our Fall 2016 Edition, we reported rampant fraud committed by payday lenders.

**Recently, a federal judge in Nevada sent racecar driver, Scott Tucker, and his companies a bill for \$1.27 billion from the Federal Trade Commission.**



Scott Tucker

It was found that Tucker systematically deceived customers about the cost of their loans, charging them up to 700% interest. The judge noted that the customers often did not understand the terms of their loans and

found that the finance charge stated in the documents was sometimes only a third of what actually was being charged.

Tucker, who races in the US and Europe, faces separate criminal charges in Manhattan. Prosecutors have accused him of running a \$2 billion payday lending scheme that has exploited 4.5 million consumers. The trial is set for April of 2017.

While payday lending appears to continue to take unfair advantage of people, we are only left to wonder whether the federal regulation will now be eliminated.

## QUIZ 2:

**WHAT'S THE DIFFERENCE BETWEEN THESE?**

1. Corpocracy and copocracy?
2. Plankton and nekton? (Answers on the back)

## PSPD FALLEN OFFICERS MEMORIAL AT THE 31<sup>ST</sup> ANNUAL UNITED WAY TRAM ROAD CHALLENGE



Officers Jose "Gil" Vega and Leslie Zerebny

At the 31st Annual United Way Aerial Tram Challenge, Sunday, October 22, 2016, the Indio Jail Team, **sponsored by the Walter Clark Legal Group**, completed the 6K uphill run in a combined overall time of 51:42.

The team ran in memory of Palm Springs Police Officers **Leslie Zerebny and Jose Gilbert "Gil" Vega, who were the first Palm Springs Police Officers to be killed in the line of duty in 54 years.** The Officers were shot by John Felix using an AR-15 assault-style rifle.

From left to right: Lt. Timothy Elwell; Correctional Deputy Justine Bolanos; Deputy Ryan Williams; Walter Clark; Deputy Ricardo Estrada; Correctional Deputy Devin Muncy; and Deputy Andrew Fabrigas

### MORE GUN UNCONTROL

On February 15, 2017, U.S. Senate and House voted to eliminate the rule requiring the Social Security Administration to add the names of Americans suffering from psychiatric disorders to the national background check database and deny them permission to buy guns. The rule had been put in place after the death of the 26 elementary children in New Town, CT.

### TRUE PRESIDENTIAL (NOT ALTERNATIVE) FACTS:

1. George Washington was the only president elected unanimously, (by the Electoral College, in 1789 and 1792).
2. Abraham Lincoln was the first president to be photographed at his inauguration, and no one disputed how many were in attendance. Incredibly, one of the men standing a few feet from Lincoln in the picture as he was giving his speech, was John Wilkes Booth.

### OLD LAW: DEFINITION OF TREASON:

*18 US Code Section 2381: "Whoever, owing allegiance to the United States, ... adheres to their enemies, giving them aid and comfort ... is guilty of treason ..."*

### ANSWERS:

**[QUIZ 1]:** 1. Forty; 2. According to Toyota, it's Prii; 3. It is the part of the back that is impossible to scratch. **[QUIZ 2]:** 1. Corpocracy is a society ruled by corporations. A coprocracy is a society ruled by shits; 2. Plankton are creatures that only drift in the ocean while nekton are creatures that move through the water at will, like fish, dolphins and humans. **GASLIGHTING:** Common technique of abusers, dictators, narcissists and cult leaders to manipulate and sow seeds of doubt in targeted individuals or members of a group; persistent lying to cause individuals to question their own memory, perception and sanity.



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