

Seniors vs. Crime Project
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Seniors vs. Crime Project

Annual Report 2002

To Attorney General Charlie Crist



Executive Director

Don Ravenna

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Seniors vs. Crime Project Annual Report 2002

To Attorney General Charlie Crist

Executive Summary

Seniors vs. Crime, Inc. is a non-profit organization established to help prevent the victimization of senior citizens through education and the creative involvement of seniors in their own protection. Seniors vs. Crime was established in 1989 as a direct result of a statewide Task Force Report on Crimes Against the Elderly.

The Seniors vs. Crime Project is a Special Project of the Office of the Attorney General. The Project was established under the auspices of, then Attorney General, Robert Butterworth to act as the vehicle for providing direct services to Florida's seniors and to assist the Attorney General and other law enforcement in combating crime against the elderly.

Organization

The Seniors vs. Crime Project is currently staffed by six (6) part-time positions.

CEO/Executive Director- Responsible for daily operations of the Project including budget, hiring/dismissal of employees, supervision of staff, research and planning, public speaking and all other functions commonly associated with the operation of the Project.

Administrative Assistant- Responsible for daily administrative tasks including payroll and financial record maintenance, 800 toll-free phone staffing, complaints to Regional Directors referrals, personnel records maintenance and reports, acting as Secretary/Treasurer for Board of Directors and performing office functions associated with the Project.

Regional Directors (4) - Supervise the daily operations of the Project within their geographic areas of responsibility, recruit qualified Coordinators, schedule and

present Project talks, investigate/refer complaints received from seniors, oversee the operations of Storefronts, coordinate/conduct training sessions for Coordinators, provide resource contact for all area law enforcement, perform all other functions commonly associated with a Regional Director's position.

Crime Prevention

Crime prevention, especially as it pertains to seniors, remains a top priority of the Project. Project Coordinators are actively recruited from the ranks of various law enforcement Crime Prevention Units. The majority of all Coordinators are now certified Crime Prevention Practitioners. Project Staff continue to present crime prevention programs to a wide array of civic groups ranging from condo associations to the National Federation of Retired Federal Employees. Other organizations that the Project works closely with include Area Agencies on Aging, Division of Consumer Services, Better Business Bureaus, and TRIAD.



Senior Involvement

A goal of the Project is the involvement of senior citizens in their own protection. Toward this end the Senior Sleuths Project was developed. Senior volunteers who are willing to assist the Attorney General or other law enforcement in combating scams and other crimes against the elderly are enlisted as Senior Sleuth volunteers. Currently, the Project has over 1,500 Senior Sleuths throughout most of the state. Their numbers are growing weekly as more seniors



become aware of the Project. Sleuths may assist the Attorney General within a range of activities from simply responding to a request for them to report certain solicitations to acting in an undercover sting against unscrupulous businesses. Senior Sleuths act as the eyes and ears of the Attorney General. Active Sleuths can now be found serving their fellow seniors through the many “storefronts” being opened.

Storefronts

The latest concept being employed by the Project to assist seniors is the Storefront. A Storefront is an office, staffed by Senior Sleuth volunteers, where any senior who feels that he or she has been victimized or otherwise taken advantage of can come and speak to a peer. Many seniors will not report crimes against them, especially frauds, due to embarrassment



or fear of repercussions. The Storefront gives them a safe place to make their complaint known. Senior Sleuths assist the seniors in resolving their complaint to the best of the assisting volunteer’s ability. Complaints that may be criminal in nature are referred to the proper authorities for investigation. Complaints that are civil in nature may be resolved by the storefront or referred to another agency, such as Consumer Services.

The first storefront was opened in Delray Beach as a pilot project of Seniors vs. Crime. Based on its success other storefronts are being opened as cooperative efforts between law enforcement agencies and the Project. Since July 1, 2001, Storefronts sponsored by the AG have recovered over \$1,387,000 for seniors with over 1200 cases mediated by trained Senior Sleuth volunteers. In addition to the Seniors vs. Crime Delray Storefront, there are storefronts, in cooperation with county sheriff offices, active in the counties of Palm Beach, Citrus, Marion and Sumter Counties. Lake County Sheriff’s Office has completed a partnership with the Project and will support two Storefronts in Lake County in the coming year.

Future

The Project is currently active in 49 counties of the state with 40 local or County Coordinators assigned. It is a goal of the Project to have all areas of the state served

by the Project by the end of 2003. Two additional Regional Directors will be hired to oversee the Project's expansion to north central Florida and the Panhandle.

Expansion of the Storefront concept remains a priority. The success of established Storefronts is leading many law enforcement agencies to recognize the value of providing such a service to their senior citizens. Discussions are underway with many agencies that have expressed an interest in partnering with the Project in a storefront. An ultimate goal of the Project is to have a minimum of one Storefront in operation in every county of the state by the end of 2004.

Missions Statement

Our mission is:

- assist the Florida Attorney General in preventing crime against the elderly,
- educate seniors about consumer frauds, con games, scams, and other criminal acts,
- alert seniors to criminal behavior in their area,
- provide law enforcement and regulatory agencies with Senior Sleuth volunteers to assist in investigations,
- assist senior victims through volunteer mediation services or referral to a help or law enforcement agency, and
- promote senior involvement with law enforcement for the protection, well being, and peace of mind of seniors.

Project Reorganization

Many organizational changes occurred in 2002:

- Project founder, Vern Thornton who served fifteen years as the CEO of the Project, retired in February.
- Donald Ravenna, formerly the Project's Executive Director, replaced Mr. Thornton.
- A new Project Board of Directors was appointed in January. The current members of the Board include Nick Cox of the Attorney General's Economic Crime Division in Tampa, Rebecca Morgan, Professor of Law at Stetson Law School in St. Petersburg and Edwin Boyer, Esq. of Sarasota.
- The Project Headquarters moved from a rented facility in Lake Worth to donated office space at the OAG West Palm Beach office.
- The Project was expanded from two to four Regions of the state.

Senior Sleuth Membership

The Project grew to over 1,400 sleuths by the end of 2002 -- an increase in membership of 180 percent.

Investigations Using Senior Sleuths

OAG used Senior Sleuths in a number of investigations in 2002. Sleuths assisted with an investigation of a travel company, a drug store chain, a cellular phone company, the sale of viaticals, and water treatment companies in the Tampa Bay area.

The water treatment company cases are not entirely resolved. Undercover Senior Sleuths, supervised by the OAG and FDLE, in Pasco, Pinellas and Hillsborough counties invited agents of water treatment companies into their homes to conduct free water tests of the Sleuths' drinking water. The agent's deceptive and misleading sales tactics were video recorded. There were five arrests. From Florida Water & Utilities, the owner and three agents were arrested. The cases were prosecuted by both the Statewide Prosecutors Office and the Pinellas County Prosecutor. These four cases are still pending. From US Water Treatment, an agent was arrested, who subsequently entered a plea agreement and was sentenced to one year in County Jail.

Only one company of the several water treatment companies investigated was found to not use any fraudulent or deceptive tactics.

The water treatment cases received extensive local media coverage and were showcased nationally on The CBS Early Show as part of the Scambuster Series. The main message was the Florida Attorney General will actively pursue anyone using illegal sales tactics to pressure senior citizens.

Within days of the arrests, the Tampa OAG received a request from one water treatment company inquiring if training could be presented by the OAG to their employees.

Storefronts

Since July 1, 2001, Storefronts sponsored by the AG have recovered over \$1,387,000 for seniors with over 1,200 cases mediated by trained Senior Sleuth volunteers. The cost to the State of Florida for this operation over the past year has been \$0.

Delray Beach Storefront

The Delray Beach Storefront opened on June 1, 2001.

Since inception of the operation has yielded 1071 cases mediated and a recovery of \$1,257,135.23.

Citrus County Storefront

The Citrus Storefront opened on July 2, 2002.

Six months of operation yielded 103 cases mediated and a recovery of \$49,670.

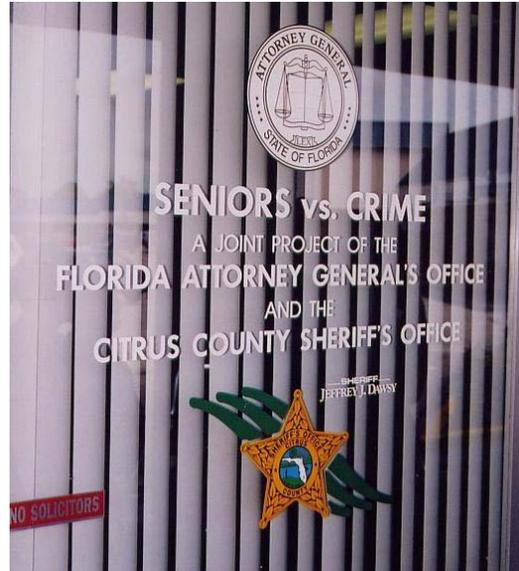
Marion County Storefront

The Marion Storefront opened in July of 2002.

The Marion Storefront is located in the affluent residential retirement community, The Villages.

Six months of operation yielded 73 cases mediated and a recovery of \$32,000.

Marion County Storefront operations will expand in early 2004 with the opening of a second storefront housed in the new Sheriff's headquarters building in Ocala.



Sumter County Storefront

The Sumter Storefront opened in November of 2002.

The Sumter Storefront is also located in The Villages.

Two months of operation yielded 67 cases and \$48,200 recovered.

With the counties Sumter, Marion, and Lake sharing residents of The Villages, there is substantial overlap of

similar cases of elder fraud reported by the several storefronts. A clearing function has developed with results such as a landscaping contractor with nine warrants issued for work not performed in three counties. Law enforcement agencies in the counties acknowledge that these warrants would not have been issued without the input and assistance of the Senior Sleuths.



Media Coverage

The Project has been very successful in generating positive media coverage for the OAG and for Seniors vs. Crime Project. Feature stories on OAG and Seniors vs. Crime Project operations have been run in several of the major newspapers in the state, as well as in a number of smaller, local papers. Feature pieces have also been aired by local TV affiliates throughout central and southern Florida.



The Project was featured nationally on the CBS Early Show with Bryant Gumbel. That exposure led to calls from other national news shows and magazines that have expressed a wish to tell the Project's story.

The Seniors vs. Crime web site received in excess of 5,000 hits during 2002. One of these contacts resulted in an email inquiry from outside the U.S. Age Concern, a group from London, has contacted the Project seeking detailed information on how it may develop a similar program in its country.

Requests have been received from several states for developmental information on the project. Both the Arizona Attorney General's Office and an agency in Santa Barbara, California, have requested developmental information and videotapes showing the media coverage.

Training

The Project's annual two-day training conference highlighted the development and maintenance of storefronts. County Coordinators received training from the managers of storefronts in Delray, Citrus, Marion and Sumter counties. Eight police and sheriff's departments subsequently expressed an interest in opening a storefront Assistant AG, Southern District; Investigator Frank Moeller from OAG West Palm Beach; and Mr. JR Kelley from Consumer Services, Tallahassee.



Project staff has also conducted numerous continuing education training sessions on mediation techniques for Senior Sleuth volunteers at the Storefront locations.

Public Relations

Seniors vs. Crime staff conduct numerous speaking engagements. We explain the Project, its goals, and offer crime prevention tips to senior audiences throughout our regions. The majority of speaking engagements are requested by senior community groups such as homeowner's associations, church groups, clubs, and senior citizen centers. The National Association of Retired Federal Employees, with over 60,000 members throughout the state, is a frequent requestor for our story. We usually

recruit the majority of attendees as new Sleuths. Attendees are primarily interested in storefront operations and ways to deal with telemarketing.

Frequently, our staff is requested to present by other help organizations such as Bay Area Legal Services, Area Agency on Aging, and TRIAD. (This February 27, our staff will facilitate the initial revitalization meeting of the Orange County SALT Council Meeting.)



Two “Granny Super Sleuths” help market the Project. An elderly lady dresses in costume as a vulnerable, sweet senior and attends various public forums. It helps make concrete the message that a Florida senior may be a senior sleuth - the eyes and ears of the Florida Attorney General. One Granny is located in the Palm Beach area and the other one in Pinellas. They service a geographic region for marketing purposes and are a hit with seniors and the media at appearances. “Granny” can usually be found at the Attorney General’s booth during the “Capitol for a Day” events and selected media / public speaking events. Photo opportunities for the AG and our Granny are always encouraged and something in which the Grannies excel.



Project Goals For 2003

We will open Region 5 during 2003. This region will cover the Panhandle from Taylor and Madison counties in the east to Escambia County in the west. The opening of Region 5 will establish the Seniors vs. Crime Project as a service for the entire state.

We will establish a minimum of one Storefront in each of the counties of the state. The following police agencies have either expressed an interest in, or are actively pursuing a site location for a storefront: Margate PD, Tarpon Springs PD, Largo PD, Boca Raton P.D., Ft. Lauderdale P.D., Miami Beach P.D., Vero Beach PD, Miami Beach P.D. and Delray Beach PD. Sheriffs Offices in Pinellas, Manatee, Polk, and Okeechobee are also interested in partnering with the Project. Lake County has completed a partnership with the project. We will continue to assist all agencies that have expressed an interest and will meet with other agencies to explain the Project and enlist their support.

Conclusion

The staff is very proud of the progress made during the past year in bringing much needed services to our senior citizens. The successful partnering of law enforcement, Seniors vs. Crime, and the Office of the Attorney General in opening Storefronts has been especially gratifying.

The planned expansion of the Project will result in Seniors vs. Crime becoming one of the premier senior volunteer organizations in the state of Florida.



Appendix

Storefront Stories

The 88-Year-Old Senior Sleuth Couple

(This is a reprint from a newspaper article printed locally in The Villages.)

Mac and Ethel Foster were scammed. They were taken in by a fast talking, slick salesman who offered them and dozens of other senior citizens a free dinner and an opportunity to purchase a miracle mattress that would solve all their arthritis, back and muscle pain problems. They purchased the mattress, which carried a money back guarantee. They found no relief from their aches and pains and endured many nights of restless sleep on the new wonder drug appliance. They notified the company of their intentions to return the mattress and get their money back. They received no reply after several contacts with the company.

In desperation, they turned to Seniors vs. Crime - a project of the Florida Office of the Attorney General in continuous operation since 1989. A local storefront operation of the project manned by volunteers called Senior Sleuths had recently been opened in their area. A volunteer sleuth was assigned to the Foster's problem and in a few weeks they received a credit for the mattress purchase from their credit card company.

The Fosters were so intrigued by the Seniors vs. Crime Project that they volunteered to become Senior Sleuths themselves. They quickly found some meaningful work. Sadly, there were many folks in their area that had brought the company's mattresses and who were disappointed in the promised results of pain free living. Those folks filed dozens of complaints with the project. They also had attempted to return the mattresses and were met with unanswered phone messages to the mattress sales center and runaround messages by sales reps and unanswered letters. Since the Fosters had the most recent experience with the company, they volunteered to handle all cases filed with the project.

They first met with all the complainants on an individual basis and tailored a plan of action suited to each situation. They found they could get credit card re-imbursements by assisting each complainant in filing requests directly to the credit card companies. Those that paid by cash or check, they were out of luck. To date the Fosters have recovered over \$20,000 for complainants.

But; the story doesn't end there. The Fosters would find where the free dinners were being held and would stand outside and hand out flyers warning of the practices that were about to take place inside. They did this as private citizens and never represented

themselves as members of the Seniors vs. Crime project. At one of the dinners, where 60 people were to attend, none showed up. The company had to pay for all 60 dinners.

This 88-year-old couple still seeks out where this company is offering a free meal and stands outside handing out their flyers. Through the assistance of the Fosters and their efforts on behalf of unsuspecting senior citizens, the Florida Attorney General's Office has begun an investigation into the dealing of this company. You will find the Fosters outside of restaurants warning folks about the company's practices. But now they aren't alone. Fifteen to twenty of "Fosters Army" stands with them discouraging elderly folks from being taken in. This delightful former college mathematics professor and endearing wife are making a difference and at 88 have helped hundreds of people to understand "there ain't no free lunch."

White Collar Crime

Regional Director David Touch met with the Assistant State Attorney in Ocala responsible for white collar crime to get his technical assistance on a case that had been very troubling to the Marion and Sumter Storefronts. While he was explaining the case, the SA interrupted him and asked the name of the person causing the problem. SA had 3 complaints on this person and had received permission to try and locate him in the boundaries of the southeast only. Both Storefronts' information indicated that he might have fled to California. With nine cases the SA could go to his superior and ask permission to find him in California and extradite him back to Florida. With the information the sleuths gave in their reports the SA was confident that he would get approval to go after that individual. The SA further indicated the storefronts were welcome to call on him anytime they had a legal question or needed technical assistance on cases.

Contractor Taking Advantage of Seniors

Concerning a contractor taking advantage of seniors, detectives for Sumter and Lake Counties were able to present requests for 10 warrants based on the information volunteer Sleuths gathered. The Sumter County Sheriff's Department indicated it would prepare a press release concerning this contractor and would highlight the vital role the Seniors vs. Crime Project played in taking the contractor off the street.

Medications

A women's husband died while in a nursing home. Company billed wife for medications after the date of death of husband because nursing home submitted the bill too late. Company would not cancel charges. Obtained the senior a refund of \$1,150.

Automobile One

Client purchased a car and gave a deposit of \$3,000 with the understanding financing would be for 3 years. Auto dealer put financing in for 5 years. Client could not pay additional charges that go with the longer financing. Company would not refund deposit. Obtained refund for her of \$3,000.

Automobile Two

Company sold lease to indigent 92 year old man for 5 years term. Client did not understand what he had done nor contract he had signed. Obtained refund of \$2,792.

Annuity

92 year old man was sold an annuity without understanding the transaction. Showed contract to a friend. Wanted to cancel, but company would not agree. Became our client. Obtained refund of \$4,772.

Construction

Elderly client gave deposit of \$4,000 to have work done in her home. Company hired never showed up to do the work. Company would not respond after many calls from client. Client asked for help from the Project. Obtained refund of \$4,000.

Stocks

Male client made transaction with broker. Transaction never completed by broker. Stock certificates never received. Client was being put off by the broker. Called on his behalf and obtained refund of \$4,438.

Narrative of the Early Show on CBS

Seniors Fight Back

Wednesday, Nov. 21, 2001 - 12:00 AM ET



AP

NEW YORK-- According to a recent study by the Federal Trade Commission, as many as 80 percent of telemarketing fraud victims in this country are over age 65. In part three of *The Early Show's* "Scam Busters" series, we go back to Florida, where senior citizens are learning to fight back.

It starts out innocently: a post card in the mail offering a free test of your home drinking water. But it's one of the oldest scams around and seniors are the usual targets.



Except in the sunshine state. In Florida, seniors are more than 25 percent of the population and many of them are going undercover to stop the crimes against them.

"I've always done a lot of volunteer work and I think it's all important, but this appealed to me. It was very different and it seemed to have a purpose. So many times you don't see the results of what you do," says Lyn.

"Lyn" is her undercover name. She's one of nearly 1,000 people over 50 helping Florida law enforcement agencies gather evidence against scam artists. They're called "senior sleuths" in the trade.



"You don't have to be old to be scammed either, but they focus more on the older people. They as a group probably have more money, more time and I think that generation was more trusting than the newer generations," says Lyn.

"We're prey to con artists because we've lived in the generation that if



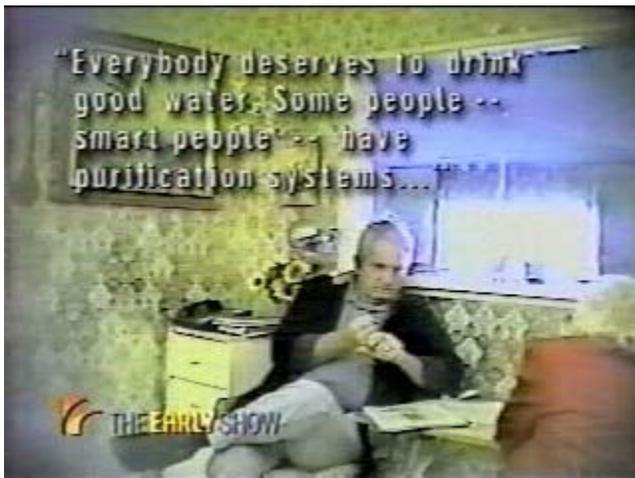
things are tough or people are down, we're going to help them and con artists know this," adds Verne Thornton, chief executive, Seniors vs. Crime Project.

In an undercover video, Lyn shows how a salesman was annoyed with her- when the senior sleuth was resisting his pitch to spend thousands of dollars on an unnecessary water purification system.



What he didn't know was that Florida Law Enforcement Officers and investigators from the Attorney General's Office were hiding in Lyn's bedroom and building a case against him and his bosses at Florida Water and Utilities Company. That was one of several businesses in the state that have been charged with similar crimes since the senior sleuths were recruited.

"I felt early on in my administration that protecting seniors was one of the first things I was going to do. We found out that seniors were afraid of becoming victims. They wanted to know what kinds of scams were out there, and literally they just wanted to say... please help us," says Florida Attorney General Robert Butterworth.



John Barr is a regional director with the "Seniors vs. Crime Project" and the supervisor of the undercover water operation.

"Certain people who are susceptible looking are our best scam reverse artists. For example, what we're doing now is, we're aggressively going and scamming the scammers," explains



Barr.

"They [salesmen] have some elaborate equipment that solely is used to turn your tap water into something that looks like coffee grounds or mud. They bring this in and it looks like a chemistry lab, and they say 'oh this water. I'm going to have to call the water company to shut off this water because it's not fit to drink.' Then they try to sign them up for a water filtration system," says Barr.



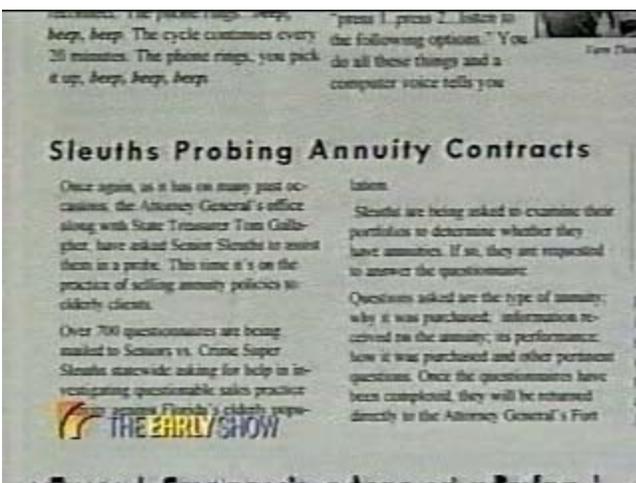
And he notes you can go to any major appliance dealer and buy a filtration system for about \$400 to 800. "These people charge a minimum of \$1,500-6,000."

Having tasted success, these senior sleuths are no longer content being used for occasional undercover assignments. They're now determined to fight back against abuses of all kinds.

"For instance, one of the things we did was check our local cemeteries to see if they were neglected. Then we were asked to check our pills that we would get from our pharmacy because at that time, some people were being shortchanged on their pills," says Lyn.

This summer, the first official senior sleuth storefront opened for business in Delray Beach, Fla.

"Seniors are kind of hesitant to go to a police station," says Thornton. "We started the storefront to give seniors who thought they were scammed to



come in and talk to their peers. Since July when we opened, we've received over 200 complaints, solved 75 and have received in restitution \$175,000 back."



While these results are impressive, super sleuth Lyn and fellow volunteers are hoping to crack their next cases and teach other elderly how to fight for themselves.

This was Florida, but if abuses are happening in your state, you can contact your local attorney general's office.

