

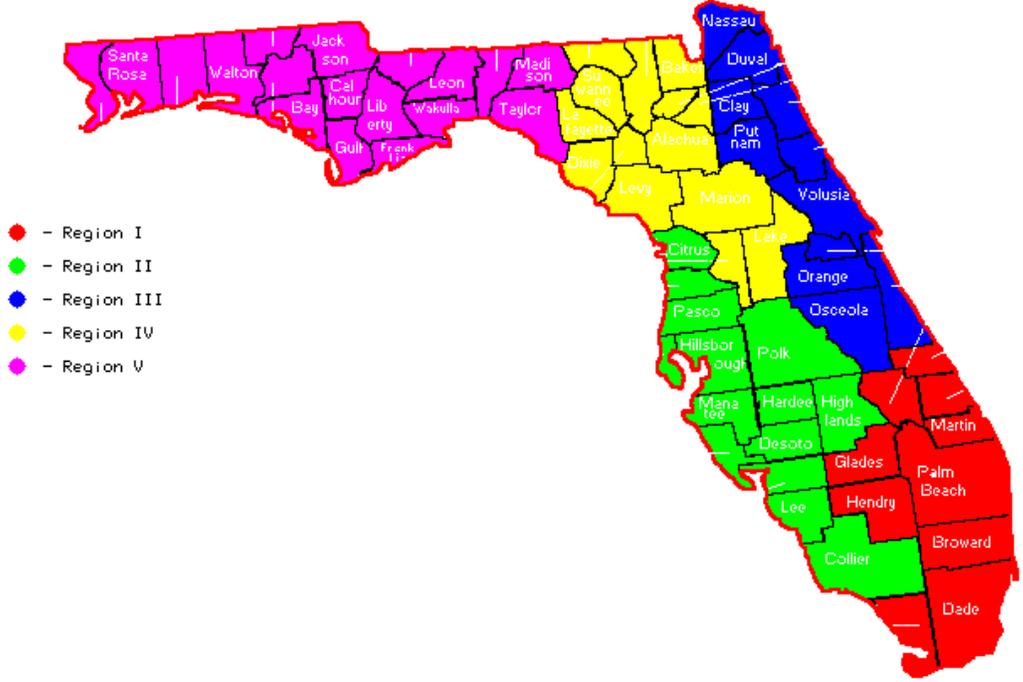


Charlie Crist Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

Annual Report 2004



Submitted To Attorney General Charlie Crist

Executive Director
Donald Ravenna



Seniors vs. Crime Project Annual Report 2004

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Seniors vs. Crime Project Annual Report 2004

To Attorney General Charlie Crist

Executive Summary

2004 proved to be another great year for the Seniors vs. Crime Project and the seniors that we served.

As stated in the Mission Statement, our goal is to assist the Florida Attorney General in preventing crime against the elderly, to educate seniors about consumer frauds, to assist senior victims through volunteer mediation services or through referral to other agencies, and to promote senior involvement with law enforcement for the protection, well being, and peace of mind of seniors. All of these missions were accomplished in 2004. We thank our volunteers for their dedicated support of the Project and the professionalism that they showed while assisting other seniors in need.

The accomplishments of the Project were many. This report will detail the administration and operation of the Project during calendar 2004. The following are some significant highlights from the year in review:

- Storefront operations returned \$815,328.00 to Florida seniors.
- Storefront Sleuths cleared 78.4% of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery.
- Operational Storefronts increased from 10 at the end of 2003 to 23 by the end of 2004.

- Senior Sleuths continue to develop good working relationships with their host law enforcement agencies.
- The Shopping Buddy program is evolving into a good prototype for helping seniors with purchasing decisions and preventing re-victimizations.
- Senior Sleuth membership continues to increase.
- A continuing education program was developed for Storefront Sleuths so clients will benefit from increased skills.
- The Project was nationally featured on CBS television and received good press throughout the state.
- The Project got exposure for the Office of the Attorney General and itself at the National Association of Attorneys General conference in Ft. Lauderdale.

2004 Project Goals - Outcomes

Internet Access for Storefronts

Goal

No new Storefront will be opened until the Internet can be accessed. All Storefronts will have a minimum of one computer with Internet access for investigative and reporting purposes. New, Internet compatible computers will be purchased or obtained through donations for all Storefronts who do not have that access currently.

Outcome

All Storefronts are now online with Internet compatible computers.

Storefronts Restricted to Underserved

Goal

Storefronts will be opened only in counties that are currently underserved or where there is a demonstrable need for their presence. Due to the nature of the services provided and the means employed, it has become apparent that each county does not need a Storefront physically located in their area.

Outcome

The Project has turned down a number of requests for Storefronts to be located in certain counties. Arrangements have been made with Sheriff's Offices in rural counties to forward all complaints received that are civil in nature to a designated Storefront for service. This allows officers to make referrals to Seniors vs. Crime without having the expense of a Storefront that may be underutilized, in their county.

Partnering for Storefronts

Goal

The Project will partner with a law enforcement agency in all areas that require a Storefront presence. Storefronts co-located with or opened in partnership with a law enforcement agency have proven to be the most effective model for replication.

Outcome

All new Storefronts opened in 2004 have been opened in a partnership with a Sheriff's Office or police department.

Referrals to Storefronts

Goal

The Project will explore new ways to partner with the Attorney General in helping Florida seniors avert economic crime or assist them should they become a victim.

Outcome

The Project works closely with Citizen Services to ensure that anyone contacting the Office of the Attorney General has their complaint handled in a professional manner. Complaints received by Citizen Services that do not meet the criteria for follow up by the Attorney General are referred to Seniors vs. Crime.

Grant Funding Pursuit

Goal

The Project will aggressively pursue available grant funding to expand its operations and properly equip Storefronts.

Outcome

Project Staff identified a number of potential grant funding sources. In most cases, the Project was excluded from applying for funding due to geographic considerations, i.e. grants were made on a city/county level only. No grant funding was located for the Project during 2004.

Use of Web Site

Goal

The Project will use its Internet web site to provide seniors with crime avoidance information and to provide an intranet for Project management to increase productivity.

Outcome

The Project was able to enlist the assistance of Mr. Aaron Taravella in designing an interactive web site. Mr. Taravella donated his time and expertise to the Project to accomplish this much-needed task.

The site now allows seniors to make a complaint or apply to become a Senior Sleuth online. Storefront Sleuths now have the ability to access information on businesses/people who have been complained against through a protected, searchable database. This allows Sleuths to find out immediately if a business being investigated has been the subject of a complaint in any other Storefront in the state.

All Project forms, Written Directives and Manuals are now accessible to Project Staff through a password-protected link from the web page.

Media Campaign**Goal**

The Project will develop a vigorous media program involving all regions to educate seniors and law enforcement to the help available from the Project.

Outcome

All Regions were successful in developing contacts with their regional media. Numerous stories were run on the Project throughout the state.

Partnerships With Other Organizations**Goal**

The Project will expand partnerships with AARP, RSVP and state/local senior services organizations to better coordinate services. Our partnership with Stetson Law College will also be expanded to include further use of law student interns assisting in Storefronts and an intake office will be established on their new Tampa campus.

Outcome

The intake office on the Stetson-Tampa campus was not pursued. It was determined that the physical location of the campus, near downtown Tampa, was not easily accessible by senior citizens and was removed from any senior citizen population centers. Interns from Stetson Law College were not pursued this year.

All Storefront Sleuths are encouraged to join their county RSVP. RSVP representatives are normally invited to make a presentation at the initial training that all Storefront Sleuths receive. Regional Directors are encouraged to make

presentations to RSVP orientation sessions for new RSVP volunteers not yet affiliated with a station.

Regional Directors meet with representatives from the Area Agency on Aging to coordinate activities and explain the services that Seniors vs. Crime can provide to seniors in need. Regional Directors assist the Area Agencies on Aging in presenting crime avoidance training to seniors in their areas.

Continuing Education

Goal

The Project will expand training to include a “continuing education” requirement for Storefront Sleuths.

Outcome

A continuing education requirement has been established. Core Courses have been identified and PowerPoint presentations are being developed to address each area. Classes will be held on a quarterly basis in each of the five (5) Regions.

2005 Project Goals

Continue expansion of the Project to areas of need to the extent viable within funding restrictions.

Seek alternative funding for the Project through grant programs or other fundraising means to meet equipment needs.

Increase marketing of the Project to ensure that all senior citizens are aware of the free services available to them.

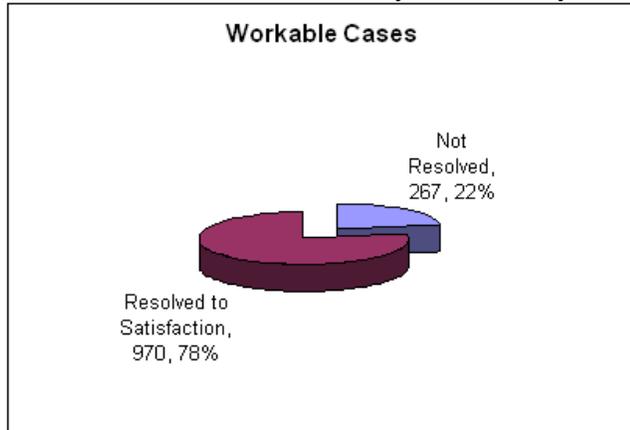
The Project's Future

The Project will continue to serve Florida's senior population through established Storefronts in 2005. The budget request for 2005 is a “level funded” budget that will allow the Project to provide current services through 2005. Further expansion of the Storefront concept has to be looked at critically due to budgetary considerations. Each additional Storefront comes with a cost factor that varies depending on the Storefront's location and what costs can be absorbed by the partnering police agency. The current budget does not allow for further growth. Further expansion of the Project will occur only with an increase in funding through the Attorney General

or through donations and grants. The Project will continue to seek out all alternate means of funding.

Conclusion

The Seniors vs. Crime Project has concluded another extremely successful year in serving Florida's senior population. Over 1,592 seniors brought their complaints to the attention of Storefront Sleuths. The Senior Sleuths were able to close 78.4 % of all "workable" cases reported, either to the complainant's satisfaction or through recovery. Of the 355 cases deemed to be "unworkable," many complainants still left our offices content in knowing that someone actually cared enough to meet with them, listen to their complaint and do whatever was possible to try to help.



We will continue to serve all seniors to the best of our ability in the year to come while seeking new and innovative ways of providing those services. Our Staff and Senior Sleuths are dedicated to helping those who may have been victimized in a caring and professional manner. We will seek out further efficiencies to improve our services to those in need.

This success of the Project in 2004 would not have been possible without the strong support received from Attorney General Charlie Crist. General Crist's concern for the well being of all Floridians and his aggressiveness in pursuing those who may take advantage of consumers send a clear message that is being heard by unethical businesses statewide. Each case successfully closed by Seniors vs. Crime is testament to that fact.

Annual Report

History

In 1989, a legislative Task Force Report on Crime Against the Elderly was published. Among the many findings made were that seniors had a very unrealistic fear of crime and that seniors were not receiving crime prevention training as it related to the most likely types of scams and frauds that were targeting them. As a direct result of the Task Force Report, the legislature challenged the Attorney General “to become innovative, creative and forceful in protecting all Florida citizens, especially the elderly”. Based on a proposal from Task force member, Vern Thornton, Seniors vs. Crime, Inc. was formed as a non-profit corporation to be funded through civil settlements.

The Seniors vs. Crime Project is a Special Project of the Office of the Attorney General. The Project was established under the auspices of the Office of the Attorney General to act as the vehicle for providing direct services to Florida’s seniors and to assist the Attorney General in consumer related investigations at no cost to the state.

Corporate Structure

Seniors vs. Crime, Inc. is a 501 (c) (3) corporation under the Internal Revenue Code. Articles of Incorporation were originally filed and approved by the State of Florida on March 8, 1993.

The Corporation operates under the guidance of a five (5) member Board of Directors. Board meetings are held semi-annually with additional meetings held on an “as needed “basis.

Members of the Board of Directors

Chair	Nicholas Cox	Tampa, Florida
Vice-Chair	Edwin Boyer	Sarasota, Florida
Secretary	Rebecca Morgan	St. Petersburg, Florida
Member	John Carassas	Tampa, Florida
Member	Jay Morgan	St. Petersburg, Florida

Staff

President	Donald Ravenna	New Port Richey, Florida
Sec/Treasurer	Carole-Lee Horton	New Port Richey, Florida

Seniors vs. Crime Project Administration

Mission Statement

Our mission is:

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

Organization

The Seniors vs. Crime Project is staffed with seven (7) paid positions.

CEO/ Executive Director

The Executive Director has overall responsibility for daily operations of the Project including budget preparation, funding, hiring/dismissal of employees, supervision of 5 Regional Directors and Administrative Assistant, planning and research, Project conformance to all local, state and federal laws regarding non-profit corporations, promulgation of Written Directives and Operations Manual, public speaking and all other functions commonly associated with the operation of a non-profit corporation.

Administrative Assistant

The Administrative Assistant is responsible for preparing payroll, financial records management, staffing of toll-free 800 telephone line, referral of complaints to proper Regional Directors/ Storefronts, personnel records maintenance, compilation of monthly reports, Secretary/ Treasurer to Board of Directors, and other administrative duties associated with the operation of a non-profit corporation.

Regional Directors

Five Regional Directors oversee daily operations of the Project within their geographic areas of responsibility, recruit law enforcement liaisons, schedule and

present Project talks/crime prevention programs, investigate/refer complaints from seniors, develop/conduct training sessions for law enforcement and Sleuths, act as contact person for all area law enforcement, establish Storefronts in conjunction with area law enforcement, assist the Executive Director as required, perform all other functions commonly associated with a Regional Director's position.

Project Operations

Senior Sleuths Program

A primary goal of the Project is the involvement of senior citizens in their own protection. Toward this end the Senior Sleuths program was developed. Senior volunteers, who are willing to assist the Attorney General in consumer related issues or other law enforcement in combating scams and crimes against the elderly, are enlisted as Senior Sleuth volunteers.

Senior 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 "eyes and ears" of the Attorney General's Office and local law enforcement by reporting on scams, high pressure sales techniques, false or misleading advertisements and any other deceptive or illegal activity that may come to their attention. Active Senior Sleuths can also be found serving their fellow seniors through the many Storefronts being opened and or in support of law enforcement operations.

Senior Sleuth membership currently stands at approximately 2,105 members. As this Project continues to expand, so too will the number of seniors willing to volunteer. The Project continues to attract seniors from all walks of life which ensures that no matter what the task, we will have someone with experience in that field among our Senior Sleuths.

Storefronts-"Seniors Helping Seniors"

Storefronts are the centerpiece of the Project's efforts to provide direct services to our seniors. 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 complaints known. Senior Sleuths will attempt to resolve the complaint, often while the complainant is still present at the Storefront. 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 Sleuth, referred to the Office of the Attorney General for investigation

or sent to another agency, such as Consumer Services. Senior Sleuths will exhaust all potential resources in an attempt to help the complaining senior.



The Project's first Storefront opened in Delray Beach on July 1, 2001 as a pilot project. Based on its success, the concept is being replicated throughout the state. In 2002 there were four (4) Storefronts operational in Citrus, Marion, Palm Beach and Sumter Counties. With the exception of the original Storefront in Delray Beach, the additional Storefronts were all opened in partnerships with the county Sheriff's Offices.

In 2003 an additional six (6) Storefronts were opened as the Project became more widely recognized and as the value of their services became more apparent. New Storefronts opened in 2003 included an additional Storefront in Marion County and Storefronts in Lake, Orange, Brevard and Pinellas Counties. These storefronts were also opened in partnership with law enforcement, four Sheriff's Offices and one local police department.

The Project experienced its most rapid growth to date during calendar 2004 with Storefront operations, once again, more than doubling. There were 23 Storefronts operational at the end of 2004, an increase of 13 over the previous year.

Since July 1, 2001, Storefronts sponsored by the Attorney General have recovered over \$3,275,682.00 for seniors with over 4,460 cases handled by trained Senior Sleuth volunteers. In addition to money recovered directly for seniors, Senior Sleuths have also successfully resolved many cases to the complainant's satisfaction. Many seniors are served simply by having someone to discuss their problem with. Often times a complaint involves no wrongdoing. Helping a senior to understand a contract or helping them to read a phone bill is just as important to the Project as is a recovery when wrongdoing is involved.



Storefront Senior Sleuths have been directly responsible for over 136 criminal charges being brought against companies and individuals. The vast majority of these criminal charges would not have been filed without the good work of the Senior Sleuths in identifying multiple victims of scams and providing law enforcement with their case files.

Storefront Law Enforcement Partnerships



The rapid expansion of Storefront operations would not be possible without the support received from Sheriff's Offices and Police departments across the state. As a non-profit organization, Seniors vs. Crime does not have a dedicated funding source that would allow for expansion. Costs of office space, equipment and telephone lines would be prohibitive. The Project fully funds only one (1) of the twenty-

three (23) locations currently operating. The vast majority of costs associated with operating the Storefronts are offset by the participating law enforcement organizations and through donated equipment.

The partnership with law enforcement was a natural evolution. A review of cases received at the Delray Beach pilot project revealed that a significant portion of complaints had been directed to law enforcement initially. Some complainants felt officers were just not concerned with their problem, not understanding that officers could not pursue civil cases.

Law enforcement officers are, generally, the first responders to many complaints made by senior citizens. All too often the larceny or fraud complaint that the officer is dispatched to is, in reality, a civil action that is outside the officer's authority to investigate. A common response from an officer would be "I'm sorry. It's civil" or "You will have to get an attorney or go to small claims court". Often times a senior can not afford an attorney or it would cost more to litigate a matter than to take the loss- a fact well known by those who target the elderly for fraud or scams.

The Chiefs and Sheriffs who have partnered with the Seniors vs. Crime Project are aware of the many cases that fall through the cracks of the current system. The Project, through its use of Storefronts, fills that gap for many people. Now an officer has a resource available where he can direct the senior, at no cost. The officers are

seen as more caring by the population they serve by getting the senior help with their problem and the officers feel better, knowing that someone will try their best to help the complainant. The partnering of Seniors vs. Crime and law enforcement is truly a “win-win” situation for all involved.

Storefront Locations

Region I- Southeast

Palm Beach County / Delray Beach

The Delray Beach Storefront opened in June 2001. This office is located in rented space. The Palm Beach County School department donated office furniture. All costs of this location are borne by the Project.

Miami-Dade County/ Miami Beach

The Miami Beach Storefront opened in June 2004. This office is located in space donated by the Miami Beach Police Department. The police department also donated all office furniture, office equipment and telephone services.

Martin County / Jensen Beach

The Jensen Beach Storefront opened in December 2004. This office is located in space donated by the Martin County Sheriff’s Office. The Sheriff’s Office also donated all office furniture, office equipment and telephone services.

Okeechobee County / Okeechobee

The Okeechobee Storefront opened in August 2004. This office is located in space donated by the Law Firm of Hoskins and Turco, P.C. The Okeechobee County Sheriff’s Office donated office furniture, office equipment and telephone services. Sheriff’s in Glades and Hendry Counties have agreed to forward all cases that are civil in nature to the Okeechobee Storefront as their counties could not support a storefront.

Region II- West / Central

Citrus County / Beverly Hills

The Citrus County Storefront opened on July 2, 2002. This office is located in space donated by the Citrus County Sheriff’s Office. The Sheriff’s Office also donated all furniture, office equipment and telephone lines.

Pinellas County / Pinellas Park

The Pinellas Park Storefront opened in July 2003. This office is located in space donated by the City of Pinellas Park. The Pinellas Park Police department donated office equipment, furniture and installed telephone lines.

Pinellas County / St. Petersburg

The St. Petersburg Storefront opened in February, 2004. This office is located in space donated by the Sunshine Senior Center. The Mercantile Bank donated office furniture and the Sunshine Center donated office equipment.

Pinellas County / Tarpon Spring

The Tarpon Springs Storefront opened in February 2004. This office is located in space donated by Elder Law Attorney Michael Kouskoutis of Tarpon Springs. The Tarpon Springs Police Department donated office equipment and long distance calling cards and the Mercantile Bank donated all office furniture.

Polk County / Lakeland

The Lakeland Storefront opened in March 2004 in space donated by the Polk County Sheriff's Office. The Polk Sheriff donated all office furniture, equipment and telephone lines.

Region III- Central /Northeast

Brevard County / Merritt Island

The Merritt Island Storefront opened in April, 2003. This office is located in space donated by The Sunflower House, a caregiver organization for Brevard County seniors. Local banks and schools donated office furniture and office equipment.

Orange County / Orlando

The Orlando Storefront opened in July 2003. This office is located in space donated by the Orange County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.



Osceola County /Good Samaritan Village

This is a unique retirement village that asked to participate in the Project. While not a "bricks and mortar" storefront, a Storefront Manager is assigned and is reachable on a daily basis by phone. This Manager deals with all civil complaints arising in the village.

Seminole County / Altamonte Springs

The Altamonte Springs Storefront opened in July 2004. This office is located in space donated by the Altamonte Springs Police Department. The Altamonte

Springs Police Department also donated all office furniture, office equipment and telephone services.

Volusia County / South Daytona

The South Daytona Storefront opened in November 2004. This office is located in space donated by the South Daytona Police Department. The South Daytona Police Department also donated all office furniture, office equipment and telephone services.

Region IV- North / Central

Alachua County / Gainesville

The Gainesville Storefront opened in June 2004. This office is located in space donated by the Alachua County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Columbia County / Lake City

Due to the rural nature of this area, we maintain a presence in Lake City to serve the counties of Columbia, Baker, Gilchrist and Suwannee. Sheriff's in each of these counties have agreed to forward all cases that are civil in nature to Lake City as their counties could not support a storefront.

Lake County / Clermont

The Clermont Storefront opened in March 2003. This office is located in space donated by the Lake County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Lake County / Leesburg

The Leesburg Storefront opened in March 2003. This office is located in space donated by the Lake County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Lake County / Tavares

The Tavares Storefront opened in April 2004. This office is located in space donated by the Lake County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Marion County / Ocala

The Ocala Storefront opened in June 2003. This office is located in space donated by the Marion County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Marion County / The Villages

The Villages Storefront opened in July 2002. This office is located in space donated by the Marion County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone services.

Sumter County / The Villages

The Sumter Storefront opened in November 2002 in The Villages. This office is located in space donated by the Sumter County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone services.

Region V-Panhandle/ Northwest

Santa Rosa County / Navarre

The Navarre Storefront opened in May, 2004 in Navarre. This office is located in space donated by the Holley Navarre Senior Association in the E.H. Pullman Senior Center. The Santa Rosa County Sheriff's Office, Holley Navarre Senior Association and Asst. Attorney General Mike Burns donated office furniture. Asst. Attorney General Mike Burns and Wal-Mart Corporation Office donated office equipment.

Senior Sleuths Help Law Enforcement

Senior Sleuths assist the Office of the Attorney General's Citizen Services Division in providing direct services to seniors who have complaints that do not rise to the level required for intervention by that office. These cases are directed to the Storefront nearest to the complainant's location. This referral system ensures that everyone who calls Citizen Services will receive the best help available for their complaint.



Senior Sleuths have assisted or are assisting law enforcement in a wide range of crimes. One hundred forty-five (145) cases, initiated by Seniors vs. Crime have been referred to various law enforcement agencies throughout the year. In addition, Sleuths are currently actively involved with providing information and assistance to a number of law enforcement

agencies ranging from a local police department investigation of fraud to helping the Royal Canadian Mounted Police and Canadian Embassy with an investigation of the Canadian Lottery Scam.

Shopping Buddy

Storefront Sleuths routinely handle complaints from seniors who have been defrauded due to their susceptibility to high pressure sales tactics. In many of these cases it is determined that the senior lives alone and has no readily accessible support system. Many of these seniors are hesitant to discuss any of their financial dealings with friends or neighbors.



When a senior is identified as being prone to entering into questionable contracts, financial agreements or unneeded purchases, they are told of the “Shopping Buddy” program. The senior is instructed to contact a Storefront Sleuth whenever they are anticipating making a large purchase, entering into a contract or otherwise spending an amount of money that may impact them negatively. The Storefront Sleuth will act as a “buddy” to discuss the purchase, etc. with the senior. The Storefront Sleuth will let the senior know if he/she thinks that the transaction is in the senior’s best financial interest. The senior can then make an informed choice as to what is best for them. By making Senior Sleuths available through this program it is felt that we can prevent the re-victimization of certain seniors.

Crime Prevention

Crime prevention, especially as it pertains to seniors, remains a top priority of the Project. Project Coordinators, whose role is to assist the Project as liaison to local law enforcement, are actively recruited from the ranks of various law enforcement Crime Prevention Units. The majority of all Coordinators are certified Crime Prevention Practitioners. Project Staff and Senior Sleuth volunteers also continue to present crime prevention programs to a wide array of civic groups ranging from condo associations to national retiree groups.

The Project has a Regional Director assigned to work with the statewide TRIAD task force in developing strategies for expansion of the TRIAD concept throughout the state. He has also been instrumental in assisting local Seniors and Law enforcement Together (S.A.L.T.) councils in counties in his Region. Crime prevention, specifically targeting seniors, is a major priority of both TRIAD and S.A.L.T.

Training

The Project's Annual Training Conference, normally held in November of each year in Vero Beach was cancelled for 2004 due to the hurricanes that struck that area. It is anticipated that this two day training for Storefront Managers will occur again during 2005.

The Project has developed a continuing education program for all Storefront Sleuths. The Executive Director and each Regional Director have been assigned topic areas from a list of Core Courses that were deemed essential for all storefronts. PowerPoint presentations are being made for each of these subject areas so they may be rotated through the five Regions, ensuring that all Storefront Sleuths receive the same training regardless of where they are physically located or who presents the training. This training will be fully implemented by March 2005 and training will be offered quarterly in all Regions.

Media Coverage



The Project continues to be very successful in generating positive media coverage for the Office of the Attorney General and the Seniors vs. Crime Project. Feature stories on the Seniors vs. Crime Project 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 been aired by local TV affiliates throughout central and southern

Florida prominently featuring the Attorney General and his support for the Project. The Project was featured on "The CBS Evening News with Dan Rather", once again affording the Project nationwide coverage and eliciting numerous calls from throughout the U.S. to ask for information or to make a complaint.

Project Staff appeared as guests on a number of radio shows around the state. These shows offer an opportunity to promote the concept of "seniors helping seniors" and inform seniors about the Project while providing crime prevention tips to the listening audience.

The unique nature of the Project and its success in involving seniors in their own protection makes it a popular human interest story for the various media.

Public Speaking

Public speaking engagements continue to be one of the most effective means of publicizing the Project and in recruiting new members.

In 2004, Seniors vs. Crime staff and Storefront volunteers conducted 138 speaking engagements. Approximately 13,594 seniors learned the history of the Project, its goals, and how to utilize Project resources. The role of the Attorney General in supporting the Project and his concern for senior safety is addressed and crime prevention tips are also offered.

The majority of speaking engagements are requested by senior community groups such as homeowner associations, church groups, clubs, and senior citizen centers. Staff also spoke to large gatherings at Senior Citizen Expositions and other senior events. Each presentation allows for adequate time for questions and answers, which are usually very animated sessions.

After learning about the Project and the use of Senior Sleuths, many seniors in the audience will decide to sign up as members. Seniors are very interested in their own safety and are willing to do what they can to ensure the safety of others. The Senior Sleuth program is very appealing to these seniors as even the homebound can contribute.



In addition to routine speaking engagements, the Project's Executive Director had the opportunity to address the National Association of Attorneys General winter meeting in Ft. Lauderdale. Attorneys General from a majority of the states and their staff were present to hear the history of Seniors vs. Crime and learn how we represent the Florida Attorney General while assisting thousands of senior citizens. The short presentation led to a number of states contacting the Project for more information. As a proven program of "what works", the Project is ideally suited for replication in other states.

Testimonials

As the Sheriff of Santa Rosa County, my personnel and I are fortunate to work with the great individuals who staff the Seniors vs. Crime office in Navarre. Our Navarre office has been invaluable in handling non-criminal disputes. This program allows seniors another option in recovering losses, which make a difference in our community.

Sincerely,
Wendell Hall
Sheriff, Santa Rosa County

"Seniors vs. Crime is doing a wonderful job and helping so many seniors. People can come in to a comfortable place and not feel at all threatened, in any way, because of the comfortable atmosphere.

Marcia Mario, Executive Director, Sunflower Coalition of Caregivers, Inc.
dba Sunflower House, Merritt Square Mall, a senior resource center for caregivers

"As the Marion County Sheriff's Office, Southwest District Commander, I am very fortunate to work with a great group of people in my office, Seniors vs. Crimes. These folks have been invaluable in handling non-criminal disputes and turning over criminal cases to law enforcement.

As the District Commander, I constantly receive compliments from citizens about the way they were treated and taken care of by this group. This is a great partnership and I look forward to working with them in the future."

Lt. John Vowinkel
S.W. District Commander
Marion County Sheriff's Office

"I wish to commend the Seniors vs Crime program which operates in the Southwest District Office. I have found these services to be invaluable to myself and the citizens of this county which I serve. In the past I would receive complaints from citizens which they believed were criminal but were, in fact, civil in nature. Thanks to this program I can refer our citizens to them for assistance instead of only telling them to go to civil court. Our citizens then have an advocate who can ensure fair treatment of their problems and often help bring the situation to a fair conclusion. Thanks to this service, countless man hours are saved and used toward criminal investigation instead of investigations which start off criminal and at the conclusion of the investigation turn out to be civil. Seniors vs. Crime has also handled several cases where their investigation discovered criminal wrongdoing and the suspects were charged. We are pleased to

offer space and assistance to the Seniors Versus Crime Program. We look forward to a productive partnership with this fine organization.

Detective Todd Tucker
Marion County Sheriff's Office

"The Citrus County Sheriff's Office Seniors vs. Crime Program is a primary staple of our Community Policing philosophy. This Program offers our seniors another option to recover losses and make right the wrong that has been done. Since it's inception in July 2002, our Seniors vs. Crime Program has recovered \$444,094.00 through November 2004. The hard work of our dedicated volunteers in this program is evident by the figures and the program's success in our county."

Jeffrey J. Dawsy, Sheriff
Citrus County

Thank you for your assistance as we launched the Seniors vs. Crime Project in Polk County this year. Since implementation of the Storefront operation, Senior Sleuths have worked 77 cases and recovered approximately \$70,000 in reimbursement to senior victims.

This project has proven itself to be of great value to our residents and to our agency as it is run entirely by the volunteers, who in turn are working to improve the quality of life for our senior population.

Partnerships such as this one are the key to making a difference in the lives of the people we serve. The Polk County Sheriff's Office looks forward to a long and productive partnership with the Florida Attorney General's Seniors vs. Crime Project team.

Sincerely,
Lawrence W. Crow, Jr. Sheriff, Polk County

"The Senior vs. Crime Project is a great program where volunteer seniors help seniors who are victims of questionable business practices...it is tailor-made to be in a Senior Center where older adults often come to seek assistance. The husband and wife team assigned to manage our site are great examples of positive aging by continuing to be involved in their community by helping others in need."

Jay Morgan, Office on Aging Manager

“The Senior vs. Crime office with our own two super sleuths has recovered more than \$20,600 for the people in and around St. Pete. I don’t know about you, but to get that much money back into the hands of people who really can use it means a great deal to me. Great work you two! “

Marti Frappier, Supervisor of the Sunshine Center

Case Synopsis'

Each of our five Regions were asked to provide some brief case synopsis' to give the reader a better understanding of the variety of cases that are handled by Seniors vs. Crime. There have been a number of cases closed with recoveries made in the many thousands of dollars. The Sleuths who submitted these cases chose these examples to show that it isn't just about the money. What is important to our Senior Sleuths is that we have been able to help so many seniors in need.

A gentleman was hired to perform yard work for a period of six months. The client paid \$850.00 in advance. The client advised that she received only \$250.00 worth of the work. We attempted to contact the contractor and found that he was incarcerated on unrelated charges. His wife offered the client a \$650.00 utility trailer in lieu of a cash refund. The client accepted and the case was closed.

The wife of complainant purchased an adjustable bed for \$7042.00. Upon finding out what his wife had done the complainant called the company and explained that his wife was suffering mental problems and was not in a position to make a sensible decision.

The company refused to refund his money and have the bed returned. We received letters from complainant's physicians as to the validity of his complaint and informed company of our findings. They agreed to pick up the bed and refunded \$7,042.00 to the complainant.

An 80 year of widow fell and sustained a fractured hip requiring a total hip replacement and confinement to home for recovery. Per her health insurance policy she hired a duly qualified home health aide to assist her daily for a while. She submitted a bill for \$245 to the insurance carrier. The carrier declined payment saying the aide was not an American citizen. Prior to the denial, a claims representative spent three hours at the home of the widow questioning her about her condition while the aide was present. No inquiry was made of the aide or about the aide. With the assistance of our Senior Sleuths the company finally made payment of the entire \$245.

A local retired lady went to a local automobile dealership and purchased a new car. Shortly after the purchase the lady discovered her new car was infested with ants. She was not getting anywhere with her complaints to the dealer. She requested our assistance. With our help the dealer took the car back for several days and provided the lady with a loaner car to use. After a complete opening up, cleaning out, and fumigating the vehicle it was returned minus the ants to a happy customer thanks to Seniors vs. Crime. And now we can add insect elimination to our list of successes!

A 78 year old female came into the Navarre Office stating lightning struck her house and destroyed her television, VCR, personal computer, printer, etc. The person stated she had purchased APC surge protectors which have a 10 year warrantee and that the protectors have failed. Our office staff contacted APC who agreed to test the surge protectors. APC advised that the protectors were working properly but still agreed to replace the surge protectors and give the complainant \$700 to help replace the damaged property.

An elderly person had her house completely destroyed this year by Hurricane Ivan. Just prior to the storm, she signed a contract with Radio Shack to receive Dish Network for her television reception. After the storm, the complainant went to Radio Shack and attempted to get the contract suspended until the time her residence became livable again. Radio Shack refused and told her she had to purchase 2 new receivers and a new dish kit. Our staff had little to no luck with Radio Shack and contacted Dish Network directly. Dish Network agreed to suspend the contract until her house was rebuilt and replace the receivers and dish at no charge. Seniors vs. Crime saved this individual about \$800.

A woman in debt replied to a postcard offering to help debt victims get out debt by earning money and "30 day free trial" to get their book for \$9.95. Client ordered it by phone using credit card and company then called her back talking her into signing up for the course for \$3185.53 with "bank transfer from credit card, NOT using actual credit card (it couldn't be challenged that way). She thought she had 30 day free trial; she didn't for the second part of offer. Complete scam, nothing she could handle and tried to cancel. Surprisingly, with long distance phone calls to both the Utah and Idaho companies, we did get her a full refund - and reported it to those two state's Attorney General's Offices.

Client purchased mattress/spring set from local merchant and it did not wear well. We could not get the merchant to communicate with us. They did send an inspector who denied anything was wrong with the set. Senior Sleuth contacted the manufacturer, who sent their own inspector, and as a result let the client choose another set. Value \$581.

"A local handy man contracted to clear a man's lot of downed trees after a recent hurricane but needed to be advanced \$150 to purchase a new saw. The victim advanced the \$150 but the handy man never returned to clear the lot. The victim filed a complaint with the Columbia County Sheriff's office and the State Attorney's Office.

The State Attorney's office contacted Seniors vs. Crime. The assigned Sleuth met with the parties. The victim received the full cash repayment of the \$150 which he had advanced to the handy man.

A home contractor from Orlando had allowed a contractor from Marion County to use his contract license to solicit business for home remodeling. The Marion contractor collected almost \$400,000 in advanced payments and did little or no work for residents. The volume of complaints to Seniors vs. Crime alerted volunteers that this may be a criminal effort rather than civil. Working with the Marion County Sheriff's Economic Crimes unit, along with their counterpart unit in Sumter County, Seniors vs. Crime in those two counties can be credited with causing warrants to be issued and possible jail time for both contractors.

An alert volunteer, a former trial lawyer, was able to trace monies transferred by an unsuspecting complainant to a check cashing service in Alberta Canada. This involved the Canadian Lottery scam, which has been plaguing this area of FL for a long time. The volunteer, working with the Canadian Embassy and RCMP is setting up a sting operation, with the help of Sun Trust Bank in an effort to capture the perpetrators of this scam.

A female complainant lodged a complaint against Omega Science of Health regarding some weight loss pills she had ordered through the mail and never received. We referred the case to the Postal Service for a claim to be processed. On September 29, 2004 the complainant received a check for \$105.00. She had requested \$111.37, which included postage, but was quite happy with the \$105.00.

Complainant advised she had contracted with a local man to "install doors, remove slab on porch, and fix wall on driving side of house". Work to start on September 17, 2004 and be completed by September 25, 2004. (Written on notebook paper) She paid \$300.00 by check on Sept. 15, 2004, and paid an additional \$100.00 on Sept 18. The contractor broke down some concrete blocks, and hung a door which was ruined. We called the telephone number given for the contractor but his cell phone was not receiving calls. We spoke to the person who had recommended this contractor to the complainant. He agreed to help the complainant at no charge. He and friend performed the work contracted for and in addition did some painting at no charge. He was unable to hang doors but the complainant was satisfied that she had received the value of her money spent.

Storefront volunteers were contacted by a New York woman who was concerned that her elderly Florida-resident father was sending money to scam lotteries run out of Nigeria. She asked us to call him and try to convince him not to continue participation in these scams. We talked to the father by telephone, explaining that these lotteries were just traps to get his money. The father agreed that he would not send money to overseas lotteries in the future.

Seniors vs. Crime received a complaint from an elderly couple who had broken their lease because of problems with mold/moisture and foul odors in their apartment. The apartment management was attempting to collect a final month's rent amounting to something more than \$800. We spoke to the management firm about the couple's complaint, and the management firm agreed that they would halt their effort to collect the \$800.

An 82 year old military veteran needed an electric scooter because of a disability .He contacted a private company which sent a salesman to the home to demonstrate the scooters he had. The complainant asked if Medicare or V A paid for this scooter. The salesman told him no. The complainant paid \$3000 down payment and signed a contract to make payments for an additional \$3000. Subsequently, the electric scooter was delivered to the home.

Shortly after this, the complainant was at the V. A. office where he asked if they could provide him with an electric scooter. The answer was yes and he was provided a scooter at no charge by the V A. He felt the private company had been untruthful to him and he requested that they refund his \$3000 and take back the scooter he bought from them. They refused to do this.

After the complainant contacted this office, the Senior Sleuth assigned to the case made several phone calls to the company and requested that they reclaim the scooter and refund the money to the complainant. Within a few weeks the complainant informed us that the refund was made in full.

The complainant bought a timeshare condominium in Ormond Beach. Due, to her husband's failing health and then his death she wanted to sell this property .She paid fees to three separate companies who agreed to sell the property for her. The complainant was under considerable stress because of the annual maintenance fees and the fact that she wanted out from ownership of the condominium she could not longer use. She came in to our office for assistance. The Senior Sleuth assigned to this case made numerous phone calls in order to ask for the condominium to be sold. Eventually, the company which sold her the property offered to buy it back and paid \$3050. In addition, the company refunded \$287 which had been paid for taxes and maintenance for 2004.

We were able to acquire improved, government subsidized housing for a gentleman that was in living in substandard conditions. He himself had tried to get improvements to no avail. When we began pursuing the issue, the man's apartment was completely renovated. You cannot put an actual dollar value on the way that man feels about his home and the treatment he is now receiving. He had begun to feel like a second class citizen that nobody would listen to. Not only did we listen, we reached out to help him.

An elderly man came into our office carrying a worn out, brown paper bag and said he needed to talk to somebody. We sat down and talked to him. In his little worn out paper bag were his bank statements. The statements showed the man had thousands of dollars in various bank accounts. Had that information fallen into the wrong hands his money could have been unscrupulously taken. Upon further investigation we were able to establish that the man had some mental deficiencies. We were able to acquire help for his mental condition as well as someone to oversee his finances.

An elderly man who is deaf in both ears asked us for assistance with his hospital bills. He speaks through a voice box with a microphone to his throat and it is nearly impossible for him to be understood. He was not able to resolve the problems with his invoices. We worked very slowly and methodically with him, going over his invoices. We then addressed the issues with his doctor's and hospital bills. There was no way he could resolve these matters alone. He appreciates our help, but we appreciate the opportunity to try to help him. That's what we are all about.

A female complainant advised that she had new windows put in her patio and some of them didn't work. The window installer had sold his business. We were able to persuade him to encourage the fellow that bought his business to go out and fix the windows. That was win-win. The complainant was happy; the ex-businessman had a clear conscience, and the new business man has a great reference now.

A walk-in complainant asked for assistance with a Sprint phone account. He had a one-year contract, during which the phone needed servicing several times and those difficulties were not satisfactorily corrected. At the end of the year the complainant contacted Sprint to cancel and refused another year because of the poor service. He received a bill with a zero balance, however, he had been billed a late charge. Any attempt made by him to contact the company to receive an explanation was blocked by the company switching him from person to person. He had been attempting to resolve this problem for over a year, while the bill had grown to \$215.85.

The Senior Sleuth assigned to this case made four phone calls to Sprint, receiving three run-arounds and a hang-up! Allied Interstate Collection Agency was contacted and refused to discuss the issue. The FCC was contacted and advised that the case was too old and referred the Senior Sleuth to the FTC.

The Senior Sleuth assisted the complainant in filing a complaint with the FTC and wrote a letter to all concerned requesting assistance with this problem. Within a week Seniors vs. Crime received a phone call from Sprint with an apology for the inconvenience to the complainant and removed all charges.

The complainants had contracted for long term care policies taken out with an insurance provider in Pennsylvania. The complainants had contracted for this policy with their agent, who is their nephew. Later another agent of this company came to their home unsolicited and talked them into a very expensive update to the policy at a much higher premium. There were basic modifications to the policy and they were not made aware of these differences. They wanted to revert back to the original policies. The Florida Insurance Commission advised there were eight complaints against this company. After numerous calls and e-mails the insurance company agreed to reinstate the original policies and refund \$14,112.35 to the complainants.

Complainant received a notice from a collection agency stating that there was a delinquent account under her name in the amount of \$59.18 from Gevalia Kaffee. Complainant stated she never ordered or received any product from this company. This office contacted the Florida Department of Financial Services and was informed that there have been numerous complaints filed against this company. We then attempted to contact the collection agency to discuss the problem, but it was the usual automated/re-route phone system. A letter was directed to the agency with copies sent to the Florida Department of Financial Services and the Federal Trade Commission. We requested that the agency contact us no later that December 20th, giving them a ten-day time period. Seniors vs. Crime received a telephone message the next day to call the agency. They were closing the account directly because of our letter and would forward a letter to both Ms. Johnson and our office.

The complainant advised that they were due \$508.11 from a convalescent home after her mother died there. She had been trying to get the money back for over 6 months with no luck. One call from Seniors vs. Crime and the money was refunded!

The complainant advised that she had paid the accused of work that he never did and also loaned him money to buy a vehicle for his business. The accused bought the vehicle and then re-sold it, keeping the proceeds. The Senior Sleuth found that the accused was wanted in the state of Wisconsin on a fraud warrant. The Senior Sleuth contacted the Pasco Sheriff's Office and gave them the information that he had developed. He accused was located and arrested by the Sheriff's Office on the warrant from Wisconsin. Approximately \$10,000 has been recovered so far for the complainant.

A senior had been enticed to invest his life savings by purchasing certain annuities. The market dropped and the complainant lost all of his \$300,000 investment. The Senior Sleuth assigned to this complaint called the NASD Investment Complaint Center and established that the complainant had been given very bad advice and was persuaded into a purchase that he was not familiar with by the salesman. After 2 months of negotiation the complainant was able to recover \$213,064, which was his investment minus the surrender charges.