



Charlie Crist Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

ANNUAL PROGRESS REPORT to the ATTORNEY GENERAL 2005



Seniors vs Crime Founder Vern Thornton and Florida Attorney General, Charlie Crist

Seniors vs. Crime Project Annual Report 2005

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Seniors vs. Crime Project Annual Report 2005

To Attorney General Charlie Crist

Executive Summary

Seniors vs. Crime accomplished its three goals for 2005. Additional storefronts were developed; additional sources of funding were secured; and marketing was increased

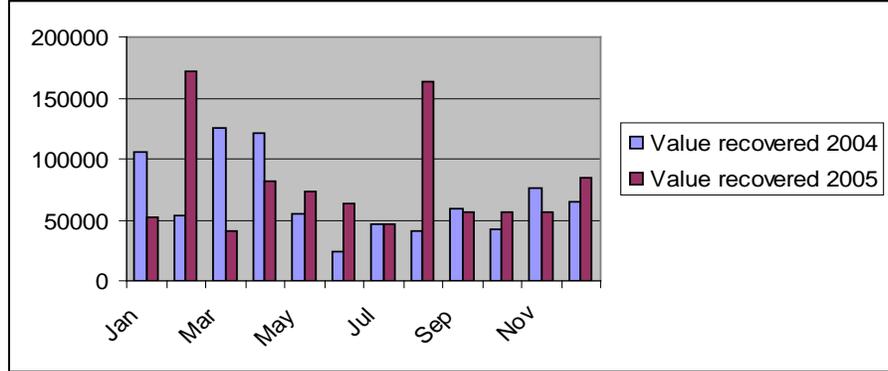
The Seniors vs. Crime Project mission is to assist the Florida Attorney General in preventing crime against the elderly, to educate seniors about consumer frauds, to assist senior victims through volunteer mediation services or through referral to other agencies, and to promote senior involvement with law enforcement for the protection, well being, and peace of mind of seniors. The mission was accomplished in 2005 through the dedicated efforts of our volunteer Senior Sleuths.

Our mission was executed through several programs: Storefronts, which makes seniors whole after they have been cheated over a civil matter; Shopping Buddy, which helps seniors make good financial decisions and avoid being cheated; and Crime Prevention, which helps seniors recognize the patterns of fraud and schemes that are used to cheat elderly.

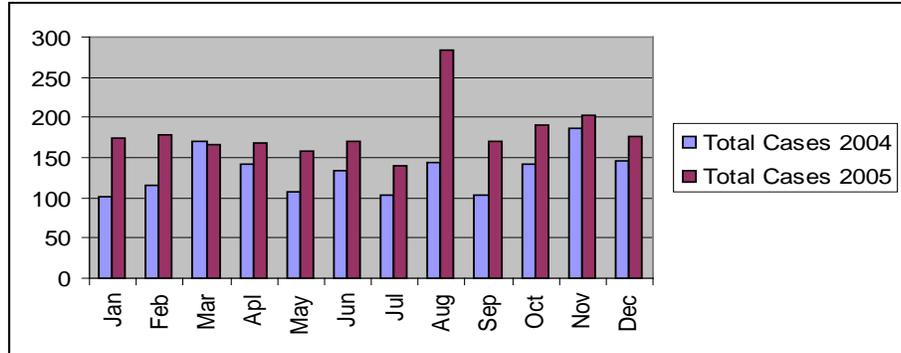
During 2005, 2,148 Florida seniors were directly assisted by the Project's Storefront Program volunteers. Assistance rendered ranged from simply directing seniors to proper help organizations or helping them to understand bills that they may have received to the actual recovery of property or money that was fraudulently taken from them.

This report will detail the administration, operation and accomplishments of the Project during calendar 2005. Here are highlights:

- Storefront operations returned \$901,979 to Florida seniors.



- Storefront operations resulted in seniors saving an additional \$954,715 in the form of “realized gain”. (An example of realized gain may be a contractor returning to finish work for which he had already been paid.)
- Storefront Sleuths cleared 77.1% of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery.



- Storefronts in the state increased from 23 at the end of 2004 to 27 by the end of 2005.
- Senior Sleuth membership continues to increase.
- A two day training seminar was held in Ocala for all Storefront Managers and selected Senior Sleuths to inform Project leaders of the planned growth of the Project and to train in program best practices.

- The Project received two grants: Florida Seniors Against Investment Fraud and Senior Medicare/Medicaid Patrol. Both grants expand the funding agency's mission to expand its services to Florida seniors.
- The Governor and Cabinet of the State of Florida recognized November, 2005 as Seniors vs. Crime Month by formal Proclamation.

2005 Project Goals - Outcomes

Goal 1 - Expansion

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

Outcome 1 - Expansion

Seniors vs. Crime opened four additional Storefronts in areas of need.

Goal 2 - Funding

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

Outcome 2- Funding

A grant received through the Investor Protection Trust has allowed the Project to purchase six laptop computers and six projectors to use in providing presentations to seniors. In addition, donations received have allowed the Project to purchase new computers/printers for four Storefronts. Region II also received a donation of a new, Dell laptop for use in that Region.

Goal 3 - Marketing

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

Outcome 3 - Marketing

The Project was able to get additional coverage through articles in various community newspapers. The Attorney General's new guide for seniors, Smart Consumers Can Stop Fraud, prominently features the Seniors vs. Crime Project. More than 207 presentations were made by Project staff to senior groups explaining the Project and services offered.

2006 Project Goals

Goal 1 - Storefronts

Continue to expand the number of Storefronts in underserved areas to the extent that budget will allow.

Goal 2 - Computers

Upgrade computer equipment in Storefronts as needed.

Goal 3 - Quality

Establish a Quality Control Program in each Storefront to measure client satisfaction.

Goal 4 - Databases

Establish Vendor and Statistical databases to increase efficiency.

Goal 5 - Sleuths

Significantly increase the number of Senior Sleuths.

Goal 6 – Management Information System

Develop a Management Information System which will provide more timely and accurate information to Staff for planning, research and statistical analysis.

The Project's Future

The Project will pursue its past mission and add the mission of educating seniors about fraudulent investments and Medicare/Medicaid fraud that it gained from the two grant sources.

The Project will pursue its past and new mission through its Storefront Program, the Buddy Program, the Crime Prevention Program, the Florida Seniors Against Investment Fraud Program, and the Senior Medicare/Medicaid Fraud Patrol Medicaid Program.

The budget request for 2006 is a level funded” budget that will allow the Project to maintain current services through 2006.

Expansion of the Project’s programs are expected to be funded through (1) increased funding from our major contributor – the Florida Attorney General, (2) partnering agencies providing even more resources, (3) donations, and (4) grants.

Conclusion

Seniors vs. Crime had a successful year in serving Florida's senior population.

The Crime Prevention Program has resulted in hundreds of seniors being educated in the ways of fraud and schemes.

The Shopping Buddy Program has received minimal support from seniors who could be helped in avoiding financial distress. The Project will promote this program more extensively in 2006.

The Storefront Program saw 2,148 seniors bring their complaints to the attention of Storefront Sleuths.

Of the total cases reported to Storefronts, 1667 were deemed to be workable. Senior Sleuths were able to "Resolve to Satisfaction" 716 of these cases and "Resolve With Recovery" 570 of those cases. This gave the Seniors vs. Crime Storefronts a clearance ratio of 77.1% of all "workable" cases reported. This clearance ratio is testament to the quality of services provided by the Project.

In addition, 260 cases were determined to be criminal in nature and were referred to law enforcement for follow up. Law enforcement reported that 23 criminal arrests had been made based on the Seniors vs. Crime case files. Not all arrests are reported back to the Storefronts and one "arrest" often involves multiple cases. Criminal arrests by law enforcement resulting from Seniors vs. Crime Project efforts may be underreported.

Of the 481 complainants whose cases were deemed to be "unworkable," many left the Storefronts content knowing that someone cared enough to meet with them, listen to their complaint and do whatever was possible to try to help. Even though there was no successful resolution of their complaint, many complainants left with a positive feeling about the Project and a sense of satisfaction about their issues.

Our Staff and Senior Sleuths are dedicated to helping in a caring and professional manner those who may have been victimized. We will continue to seek out further efficiencies to improve our services to those in need and to pursue every opportunity to expand the services we can provide in pursuit of our missions.

The success of the Seniors vs Crime Project is the cumulative result of dedicated volunteers, concerned law enforcement and the outstanding support both in dollars and in credulity for the Project offered by Florida

Attorney General, Charlie Crist. Without the total support and commitment of all three, the Project could never enjoy the success it has had helping seniors in need.

Appendices

History of Project

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 tax payers.

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 | Frank Tioli | Odessa, 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.

Staffing

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 five Regional Directors and an 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, liaison to the Office of the Attorney General, 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, managing financial records, staffing of the toll-free 800-telephone line, referring complaints to appropriate Regional Directors, maintaining personnel records, compiling monthly reports for both the Project and grant funding agencies, being the Secretary/ Treasurer for the Board of

Directors, and performing 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, perform/oversee all grant related activities in their regions, act as contact persons for all area law enforcement, establish Storefronts in conjunction with area law enforcement, assist the Executive Director as required, and perform all other functions commonly associated with a Regional Director's position.

Project Operations

Senior Sleuth Volunteers

An intended by product of the Project's pursuit of its missions is the involvement of senior citizens in their own protection. Seniors, who are willing to assist the Attorney General in consumer related issues or other law enforcement agencies in combating scams and crimes against the elderly, are enlisted as Senior Sleuth volunteers and perform the work of the Seniors vs. Crime Project through its programs.

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 be found serving their fellow seniors in the many Storefronts throughout the state or in support of law enforcement operations.



Attorney General Crist, Chief McNeil and Sheriff Campbell with Senior Sleuths at the Tallahassee Storefront Grand Opening.

Senior Sleuth membership currently stands at approximately 2,651 members. As the Project continues to expand services and programs, volunteer membership will probably expand. The Project attracts seniors from all walks of life. Staff has always been able to locate a volunteer within the membership that has the skill set required for a needed task.

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 which 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 Storefront Program growth to date during calendar year 2004. There were 23 Storefronts operational at the end of 2004, an increase of 13 over the previous year.

In calendar year 2005 an additional four Storefronts were opened.

The number of complaints handled by the Storefronts increased from 1,592 in 2004 to 2,148 in 2005.

The clearance ratio remained statistically unchanged with 78 % cleared to satisfaction or recovery in 2004 and 77 % in 2005.



Ceremonial ribbon cutting at Port St. Lucie Storefront. From left: St. Lucie County Sheriff Mascara, Port St. Lucie Police Chief Skinner, Ft Pierce Police Chief Savage, Regional Deputy A.G Paul Huck, Jr., Executive Director Ravenna and Senior Sleuth

Since July 1, 2001, Storefronts sponsored by the Attorney General have recovered over \$4,177,661 for seniors as the result of 6,608 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 with no money recovered. Many seniors are served simply by having someone to hear their problem. Often a complaint involves no wrongdoing by anyone. 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 159 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 seven (27) 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 initially directed to law enforcement. 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 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 to which 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.

Senior Sleuths have assisted in a wide range of crimes. Two hundred sixty (260) cases initiated by Seniors vs. Crime have been referred to various law enforcement agencies throughout the year. Senior Sleuths, in addition to having identified the complaint as being criminal, work up most of the background information on the accused, relieving the

assigned officer from having to do that task. Often the complaint is nearly resolved by the Storefront before being directed to law enforcement, a fact that is greatly appreciated by the law enforcement officers we assist.

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 the senior lives alone, has no readily accessible support system, and 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 a significant sum.



Senior Sleuth interviewing a client at Delray Beach Storefront

The Storefront Sleuth will act as a “buddy” to discuss the purchase with the senior. Rather than making an affirmative statement which could be construed as financial or legal advice, the Storefront Sleuth will ask the senior questions to guide the senior into making wise decisions.

For example, a senior may think that the car salesman presented a contract for the purchase of a new car and wish to sign. The Shopping Buddy may find that the “purchase car contract” is in fact a lease agreement and the senior is about to be taken. The Buddy may ask if the senior intended to purchase a lease agreement instead of purchasing a

new car as he first stated when he asked for the Buddy's help. The senior can then make an informed choice as to what is best for them.

Crime Prevention

Crime prevention presentations are arranged in two principle ways.

(1) Project Liaisons, recruited from law enforcement Crime Prevention Units, provide the Project assistance in presenting to groups assembled by law enforcement. Seniors vs. Crime Project is able to "piggyback" on law enforcement presentations to tell its story and sell its message.

(2) Seniors vs. Crime Project Staff or Senior Sleuth volunteers seek out groups of their own: condo associations, church groups, and national retiree groups.

TRIAD Involvement

The Project assigned a Regional Director to work with the statewide TRIAD task force to develop strategies for expansion of the TRIAD concept throughout the state. The core TRIAD concept of crime prevention for seniors is recognized as consistent with the missions of the Seniors vs. Crime Project. The Project intends to support TRIAD wherever TRIAD state or county groups demonstrate a commitment to the TRIAD core concept.

Training for Staff and Volunteers

The annual training conference was not held in 2004 due to the numerous hurricanes that hit our state.

The 2005 training conference was held in Ocala. All Staff, the majority of Storefront Managers and their selected Senior Sleuths were able to spend two full days, attending job specific presentations and sharing information. The Managers were able to meet, informally, with their peers from around the state and make contacts that will significantly assist them in performing their duties.



Seniors vs. Crime Project Annual Conference

Attendees were trained by the Department of Financial Services in presenting investment fraud training to seniors. This training will be offered to seniors on a statewide basis by Seniors vs Crime as the result of a grant obtained through the Investment Protection Trust and will be called the Project's Florida Seniors Against Investment Fraud Program or FSAIF.

Complimenting the investment fraud training were presentations by the Department of Business and Professional Regulation and the Marion County States Attorney's Office on related subjects.

The final half day of training was spent dealing with Project issues ranging from administrative reports to changes in the Storefront Operations Manual. Attendees left the training with a much better understanding of the workings of the Department of Finance, D.B.P.R. and States Attorney Office as well as a clearer understanding of Project issues.

Media Coverage

The Project has been the subject of human interest stories on local TV stations, newspapers and a number of radio shows. Interest in the Project is generated principally through the grand openings of Storefronts and through the presentations that are made to senior groups.



Press coverage of Storefront opening.

Media attention gives the Project the perfect forum for getting the message of seniors helping seniors out to the general population and has proven to be instrumental in creating law enforcement interest in the Project.

Public Speaking

Public speaking engagements are an effective means of publicizing the Project and of recruiting new members.

Seniors vs. Crime staff and Storefront volunteers conducted 209 speaking engagements in 2005. Approximately 18,799 seniors learned of the Project's history, goals, resources and the Attorney General's support of the Project, his concern for senior safety, and his agency's own crime prevention tips.

The majority of speaking engagements were 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 allowed for adequate time for questions and answers, which were usually very animated sessions.

After learning about the Project and the use of Senior Sleuths, many seniors in the audience decided to sign up as members. Seniors generally are very interested in their own safety and are willing to do what they can to ensure the safety of others. Being a Senior Sleuth is very appealing to these seniors as even the homebound can contribute as a volunteer and do meaningful work.

The Project has presented its message via local cable TV stations and closed circuit TV stations for large retirement communities. A single taping can reach hundreds of seniors several times per day with repeated airings.

Assistance to Attorney General's Citizen Services

The Project held an informal meeting with members of the Citizen Services Unit to explain the assistance that we may be able to offer to callers on their hotline. Citizen Services is now using the Project as a resource to deal with certain complaints that they receive that may benefit from Storefront services.

Regional Reports

Region I – Frank Poston, Regional Director

Region I is comprised of the counties of Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Monroe, Okeechobee, Palm Beach and St. Lucie. The region covers the Southeast area of the state from Indian River in the North to the Keys in the South.

Storefronts in Region I are located in Delray Beach (stand alone), Jensen Beach with the Martin County Sheriff's Office, Okeechobee, in partnership with the Okeechobee County Sheriff's Office and Port St. Lucie.

Despite seasons that saw three hurricanes hit the region, the Project continued to expand. Some offices that were due to open at earlier dates were opened much later due to weather related problems. During 2005 new Storefronts were opened in Okeechobee, Martin and St. Lucie Counties.

The St Lucie Storefront was opened in March, 2004 at the St. Lucie County Sheriff's satellite station in Port St. Lucie. In addition to the partnership with the Sheriff's Office, we are also supported by the Ft. Pierce Police and Port St. Lucie Police Departments.

The St Lucie Storefront did not open until the end of March, yet by the end of the year had opened over 200 files. Most requests for assistance came as a result of hurricane related complaints. The Storefronts working relationships with area law enforcement allowed for numerous cases being referred for prosecution.

New Storefront offices are planned for Coral Springs, West Palm Beach and Indian River County in early 2006. All will be opened in partnerships with Sheriff's or local law enforcement and will be housed in law enforcement satellite offices.

Storefront Managers and selected Senior Sleuths have been educated to present Florida Seniors Against Investment Fraud and Senior Medicare/Medicaid Fraud Patrol training to senior groups throughout the region.

Region I Case Synopsis'

Identity Theft

A client received a bill of \$12,323 from a collection agency. The client knew nothing of the charges claimed. It was determined that the client's son, using his father's account number and code accrued the charges in his father's name.

Seniors vs Crime notified the collection agency that the charges were a result of identity theft. The collection agency dropped their attempt to collect from the father and his file was cancelled.

Illegal Antenna and Descrambler

A client had purchased a TV antenna, found to be illegal, and a cable descrambler. The antenna and descrambler were never used.

The client received notification from Signal Manufacturing and Comcast that he has been receiving unauthorized reception and was subject to a fine of \$5000.

Seniors vs. Crime was able to negotiate a compromise payment of \$2500 in lieu of any further action against the client.

Hurricane Damage Overcharge

A client had suffered severe hurricane damage to his apartment. A restoration company was contacted to do the work. The company performed the work without providing any kind of estimate. The client received an invoice for \$7,200 for no more than 10 hours of actual work being performed. Seniors vs. Crime asked the company for a specific breakdown of all charges billed. Working with the client's insurance adjuster and a representative of the restoration company, the bill was reduced to \$5,500.

Region II - Floberto Ortiz, Regional Director

Region II is comprised of the counties of Charlotte, Citrus, Collier, DeSoto, Hardee, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk and Sarasota. The Region covers the west Coast from Citrus County in the North to Collier County in the South. A realignment of regions will take place in 2006 and Citrus County will be moved to Region IV.

Region II has five Storefront locations. Storefronts are located in Lakeland, Polk County and Beverly Hills, Citrus County. Both of these storefronts are co-located in Sheriff satellite stations. Two Storefronts are located in Pinellas County that are supported by their City police departments, Tarpon Springs and Pinellas Park. A third Pinellas County Storefront is located in the Sunshine senior Center in St. Petersburg.

No new Storefronts were opened during 2005 but three are planned for early 2006 openings in Pasco, Lee and Sarasota/Charlotte counties. All will be opened in partnership with the county Sheriff's Offices and will be co-located in Sheriff facilities.

Region II Storefront Managers attended a one day brainstorming session to discuss ways to increase efficiency and effectiveness and to identify specific problem areas in providing services.

Region II Case Synopsis'

Dental X-rays not Provided

A male senior had problems with a Dentist. He had X-rays taken and went home, at which time the dental office phoned him requesting \$1,000 additional payment after agreeing to have the work done for \$1,500 and paying for the initial visit and x-rays in the amount of \$105. He decided against doing business with this dentist because of the call for additional

money and asked for his x-rays. The dentist office said that he could not have them because they had not “turned out”.

A call was made to the dental office on his behalf. They claimed that the x-rays had not “turned out” and that other x-rays would be taken for free if the client would like to come in and have them taken. The client was agreeable to this arrangement and said he would call the dentist and make an appointment. Before he was able to make those arrangements the original x-rays were sent to his home.

Moving Company

A case referred to Seniors vs Crime from the Attorney General’s Citizen Services office involving a moving company was opened in November. The complainant had to move her mother to an assisted living facility in Massachusetts to be near her own home. She had received all the furniture except her mother’s favorite rocking chair and a 9x12 oriental rug. She had called the company who admitted to having the items in their warehouse, but was refusing to send them at that time. Her 95 year-old mother was very upset and thought that she would never get her chair and rug back.

One phone call was made to the company and they agreed to send the items by December 3rd. It was received that day in good condition. The complainant said her mother was so happy she was crying when she saw her chair.

Region III - David Blacklock, Regional Director

Region III consists of the counties Brevard, Clay, Duval, Flagler, Nassau, Orange, Osceola, Putnam, St. Johns, Seminole, and Volusia – approximately the northeast of Florida.

The Seniors vs. Crime Project is represented in most of those counties with its 838 Senior Sleuth volunteers. However, the majority of volunteers are congregated where there are storefront programs.

Region III’s major ongoing program is Storefront Operations. Storefront Managers and Senior Sleuths have been trained to present both the Florida Seniors Against Investment Fraud and Senior Medicare/Medicaid Patrol programs in 2006. In Region III, the Shopping Buddy Program is ongoing as a subset of the Storefront Operations program such that requests for that service are handled by Storefront Senior Sleuths.

Presently, Region III has five, well established storefronts. Storefronts are located in Seminole with Altamonte Springs Police Department, Volusia with South Daytona Police Department, and Brevard with the Sunflower House (non-profit providing services) in Merritt Island. Duval has a storefront that has yet to find a physical plant but is working cases arising out of Duval County. Osceola has a storefront embedded in a senior community that services complaints arising out of that single community. Storefronts are being developed for Putnam with the Sheriff's Office and another in Seminole with the Oviedo Police Department.

Region III Case Synopsis'

Car Leasing Problem

Client had leased a car for several years and when lease ended, took into dealer, who inspected and gave the car a "clean bill of health." But when the paperwork went to the Finance Company who handled the lease, the company sent her a bill for "exceptional wear and tear and damages" to the tune of \$678.37. (Fine print allows for finance company to make decision over wear and tear). Seniors vs. Crime Project contacted the finance/leasing company and after months of haggling, the bill was finally canceled.

Magnetic Mattress Purchase

Client, who purchased a magnetic mattress, didn't like it. The guaranteed return became impossible when company disappeared. Seniors vs. Crime Project worked the case with the result that although months had passed the credit card company credited the client's account for the full amount of \$1,000.

Resort Membership Club

Client had joined a "resort membership" club that had quarterly dues. When she could no longer travel, she wrote to cancel her membership. The club continued to bill her every quarter adding to the unpaid quarters. She was desperate. Seniors vs. Crime Project got the billing stopped and the debt of \$956.05 removed.

Undervalued Home Purchase

An elderly gentleman, having no idea how house values had gone up, was talked into signing a contract to sell his house for \$70,000. He didn't even know the contract was for selling. He thought it was for an appraisal. Realtor was determined to get the house. Seems the value on today's

market was double the given price. After months of work, Seniors vs. Crime Project got the contract canceled. The gentleman was free to list with another realtor at a fair price of \$140,000.

Work from Home Plan

An elderly lady in a wheel chair who is residing in an assisted living facility fell prey to a work at home advertisement. She sent \$35.00 to them. She didn't hear from them so she called and got no answer. At the time "KATRINA" had hit the New Orleans area and Slidell was the business location. Seniors vs. Crime Project called twice and got no response. Seniors vs. Crime Project sent a formal letter. A Senior Sleuth then called the business stating she was interested in working at home. There was an immediate response from the business. Then the Sleuth placed a call stating she knew they were still in business and that her client was still waiting for a refund. Within a month the client had received \$30.00. The partial refund made the elderly lady very happy.

Trade In Value of Car

An alert and active 81 year old man felt that he was taken advantage of at a major car dealer. He paid \$9,600.00 and a trade in for a used car. He went back the next day because the car was too small to handle his friend's scooter and asked for his money back. The car dealer returned his car and gave him a check for \$2,144.00 instead of a check for \$9,600.00. Three Senior Sleuths worked on the case. An agreement was made for the man to get his money back. When he went to get his check it was made out for only \$4,000.00. He returned to the storefront and advised what had happened. After another phone call to the dealership, another check was cut for \$6,000.00. The man then rushed to the dealership and was very delighted to get it. The total amount returned to him was \$8,144.00. He was happy to get that much back and accepted the loss of the rest. All of this transpired in two days.

Nursing Home Care Contract

The Area Agency on Aging referred this case. A gentleman was seeking home nursing care for his wife. He contracted with a company to provide the service, however he was not provided the service that he paid for and requested a refund of his monies. The company refused to refund his money. After much negotiation, Seniors vs. Crime Project was able to get his entire deposit of \$1400 refunded.

Emergency Senior Care Pendant Purchase

An elderly gentleman purchased an emergency pendant with a monthly Monitoring Agreement of \$35.00. He called upon receipt of the pendant

to cancel, because the range of the device was not adequate. The company refused to refund his money, or to stop the monitoring charge, even though he returned the items. Seniors vs. Crime Project was able to negotiate with the company to stop the billing for the monitoring service, thereby saving him \$1260.00. The monitoring contract was for 3 years.

Region IV - David Touch, Regional Director

Region IV consists of the counties of Alachua, Baker, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Sumter, Suwannee and Union. This region covers the north/central area of the state.

Region IV has three storefronts located in Lake County in the towns of Tavares, Leesburg and Clermont. Additional storefronts are located in Sumter County at the Villages, Marion County at the Villages and in Ocala, Alachua County at the Sheriff's Office in Gainesville and in Lake City, Columbia County. All storefronts, with the exception of Lake City, are co-located in county Sheriff's facilities. An additional storefront is in the planning stages with the Chiefland Police Department in Levy County.

Due to the very rural nature of the remaining counties it is not anticipated that additional storefronts will be opened. All Sheriff's Offices in these rural counties have been contacted and will refer civil cases that they receive to the nearest storefront for assignment.

Geographically, Region IV covers a very diverse senior population. The Villages, for instance, consists of an area covering three counties, Lake, Marion and Sumter. Its present population is at 50,000 and projected to be 100,000 by the year 2010. On the other hand, some of our northern counties have individual populations of less than 8,000.

This unbalance in population has given our volunteers unique client requests for services. The Villages offices are located in a very congested area where retirees are considered very affluent. These storefronts handle cases associated with scam artists on a grand scale. Examples of complaints seen by these storefronts include landscape contractors, travel, stock and investment scams, building and roofing contractors, water system rip offs, just to name a few.

The lesser populated counties are involved in problems with car dealerships, lottery scams, construction trades and vendors supplying goods or services to a rural community. No matter the population base,

Region IV Senior Sleuths have had equal success in helping seniors recoup money either in hard dollars or services paid for and not delivered.

To cover this diverse population base, Region IV has formed a unit within the regional storefronts called Special Operations. Special Operations consists of Senior Sleuths who have at least two or more years of volunteer service with the Project. This unit handles cases of five or more complaints against a particular vendor. One Special Operations Senior Sleuth is assigned to a case and follows that case to its conclusion. At present writing a Senior Sleuth is working on a lawn cutting scam involving over 170 complaints while another is working on a travel scam consisting of over 35 complaints.

Over the last three years the Project has fostered close relationships with both state and local regulatory agencies, especially investigators with the Office of the Attorney General in Orlando. This has been a tremendous asset for the Project in bringing to justice people who have scammed our seniors. In a lawn cutting case, the Sumter County Economic Crime Detectives worked directly with a Special Operations Senior Sleuth. A Special Operations Senior Sleuth is also working directly with an investigation from the Department of Agriculture on a travel case. In all the cases, where we work in conjunction with regulatory agencies, Senior Sleuths do all the background work for that agency and submit full and concise reports to the investigator assigned to the case. This symbiotic relationship with law enforcement and regulatory agencies has resulted in heavy fines levied upon vendors, arrests in other cases and has given Senior Sleuths a tremendous sense of pride knowing that their efforts are helping seniors who have been scammed or cheated by unscrupulous persons.

Region IV Case Synopsis'

Home Building

Client advised that he gave a builder a deposit of \$95,000 to have a house built. Despite numerous calls, the builder failed to do any work for over a year. The Senior Sleuth assigned contacted the builder and law enforcement to advise of the complaint. After being contacted, the builder began work on the home which is due for completion in early March.

Landscaping Problem

A landscaper collected over \$10,000 in deposits from consumers yet started work on only a few of the contracts, leaving others with no work done. Several clients filed requests for services with Seniors vs

Crime. The landscaper agreed to meet with a Senior Sleuth at the storefront for a conference. Faced with the number of complaints being made against him and the possibility that the cases would be referred to law enforcement, he agreed to finish all the jobs contracted for. Seniors vs. Crime monitored his progress until all jobs were finished to the clients' satisfaction.

Water Conditioning Complaint

A client was faced with a lien on his home from a water company who had sold the clients loan to a finance company. The problem was the client never received the water equipment. Seniors vs Crime interceded for the client and the finance company discharged the debt. Seniors vs Crime is working with the Orlando Attorney General's office which plans on levying serious fines on this company.

Region V - Joseph Stein, Regional Director

Region V is comprised of the counties of Bay, Calhoun, Escambia, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton and Washington. The Region covers from Escambia in the Western Panhandle to Madison and Taylor in the East.

The two most significant events occurring in Region 5 during 2005 were the opening of the Tallahassee Storefront at the Tallahassee Senior Center and the establishment of the Florida Seniors Against Investment Fraud (FSAIF) program. The primary goal of FSAIF is to teach seniors investment education and investment protection through outreach presentations. The program was made possible through a grant from the Investors Protection Trust, a nonprofit organization devoted to investor education. An excellent working relationship was established with the Florida Office of Financial Regulation. This agency will assist Seniors vs. Crime financial investigations on a statewide basis.

There are two storefronts located in Region V. The Navarre Storefront was the first storefront established in the region and handles all complaints in the Panhandle area of the state. This storefront was opened in partnership with the Santa Rosa Sheriff's Office.

The Tallahassee Storefront was opened in 2005 in the Tallahassee Senior Center in partnership with both the Leon County Sheriff's Office and the Tallahassee Police Department.

It is not anticipated that any further storefronts will be opened in the region but intake offices may be established in some larger Sheriff's Offices during 2006 if complaints warrant.

Region V Cases Synopsis'

Uncollected Personal Loan

The first client to show up on opening day at the Tallahassee Storefront had trouble collecting on a \$3400 loan she made to a former tenant. Senior Sleuths were able to track the individual down through his wife's employment. A summons was served on the individual for small claims court and a judgment was obtained by the client. Senior Sleuths are now assisting the client in enforcing the judgment.

Shelter

The Navarre Storefront Senior Sleuths were able to assist several seniors in locating temporary shelter after Hurricane Dennis. Much assistance is rendered to seniors in need beyond addressing economic loss.

Unlicensed Contractors

Cases involving unlicensed contractors also shot up dramatically after the hurricane in 2005. Several arrests, initiated through Senior vs. Crime, were made by local law enforcement and the Florida Department of Business and Professional Regulation.

Identity Theft

An elderly client who became victim of identity theft arrived at the Navarre Storefront with a very large IRS judgment against him which was made in error. After receiving little to no help from the IRS, Senior Sleuths contacted Congressman Miller's office and the problem was quickly resolved.

Testimonials

Seminole County

I was involved in bringing the Senior VS Crime Project to the COPS Center at the Altamonte Mall and setting them up with an office, equipment and a phone. The program has and is presently helping people with Civil issues. Sandie Jernigan and her associates are doing a great job. When I originally brought this program to Altamonte I introduced it at a Neighborhood Watch meeting. I asked for volunteers. Sandie did not hesitate to take on this project. I appreciate her and her fellow volunteers' work.

Lt. Forrest Wheeler
Altamonte Springs Police Department

Lake County

I would like to take this opportunity to express my support of the Seniors vs. Crime program, a special project of the Florida Attorney General. We have been very pleased with the Senior Sleuths who work hand in hand with the Lake County Sheriff's Office.

Our agency has worked in conjunction with Seniors vs. Crime for three (3) years. During that time, over \$100,000 has been recovered in dollars, good and services. In addition, two (2) arrests have been effected as a result of civil cases investigated through this program.

I look forward to continuing an excellent working relationship with those individuals assigned to our region. Thank you for your willingness to partner with the Lake County Sheriff's Office and for the quality assistance you provide to us on a daily basis.

Sincerely,
Chris Daniels
Sheriff of Lake County

Citrus County

I am delighted to have the opportunity to endorse the Seniors vs Crime Project. This program in Inverness, Citrus County, Florida has had a very positive impact in assisting seniors, in civil matters, that have been

scammed or cheated by unscrupulous businesses or services. The project has had the added benefit of handling problems that would otherwise take time and effort away from our law enforcement personnel. The volunteer "Senior Sleuths" are a group of dedicated and well-trained individuals who truly are for the well being of our senior citizens. As of January 2006, our Seniors vs Crime Unit has recovered \$653,000.00, they have worked 767 cases, resolving 721, and have put in 9,755 volunteer hours. For a unit that is manned strictly by volunteers, the above numbers speak very impressively for this group.

I am very proud that they are a part of our law enforcement family in Citrus County.

Sincerely,
Jeffrey J. Dawsy, Sheriff
Citrus County

Pinellas County

The Seniors vs. Crime Project has been a valued part of the programming at the Sunshine Center for only two years, but has proved to be a tremendous asset to our work with seniors. The staff, though small in number, continue to amaze us with the work they do and the results they achieve. They are well trained and efficient, showing real concern for seniors who come to them. Bill and Kathie Schellhaas spend only two half-days per week, see a number of clients, and are responsible for recovering thousands of dollars for clients. Many seniors find themselves at the mercy of unscrupulous businesses, including landlords, medical personnel and scam artists. Many are at a loss as to finding solutions for these problems, and when directed to the Senior vs. Crime office, find great relief.

The project volunteers are professional and compassionate in their work. This work has the added benefit to local law enforcement by handling problems which would otherwise take time away from their primary job. We heartily support the Seniors vs. Crime Project, and believe it is definitely deserving of your consideration. We look forward to a continued relationship with this important community asset.

Sincerely, Ethel Haskins, Sunshine Center Supervisor
St. Petersburg

Volusia County

I am pleased to offer this letter of support for the Attorney General's Senior vs. Crime Project Storefront, and the worthwhile efforts of this program.

In South Daytona, we have a group of volunteer "Senior Sleuths" who work out of our police Community Crime Prevention office at the Sunshine Park Mall. Sergeant Gary Wandelt and Chief Gary White were instrumental in getting our City's Senior vs. Crime Program off the ground in November 2004. Through the efforts of Mr. Barrie Biss, the program has been instrumental in assisting seniors who feel they have been cheated or scammed by unscrupulous businesses or services.

According to Mr. Biss, this group of trained volunteers has made positive strides in assisting the elderly who have come in requesting service. Since the opening of the office the Senior Sleuths have volunteered over 2,000 hours and worked on 131 cases. Mr. Biss reports to date the Sleuths have recovered over \$115,000.00 in property.

Seniors vs. Crime is becoming an important program and it should continue to be vital as our area continues to address the growing elderly population. I and the members of the South Daytona Police Department will continue to support this program and any help that may be available to assist in its goals and endeavors is greatly appreciated.

Sincerely,

William C. Hall

Chief of Police