



Bill McCollum Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

**ANNUAL PROGRESS REPORT to the ATTORNEY GENERAL
2006**



New Port Richey Storefront

Seniors vs. Crime Project Annual Report 2006

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Seniors vs. Crime Project Annual Report 2006

To Attorney General Bill McCollum

Executive Summary

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 2006 through the dedicated efforts of our volunteer Senior Sleuths.

Our mission was executed through several programs: Storefronts, which make 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 2006, 2,786 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 2006. Highlights from 2006 include:

- Storefront operations returned \$1,143,929 to Florida seniors.
- Storefront operations resulted in seniors saving an additional 1,419,346 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 87 % of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery. Over half of all seniors served (52.7 %) benefited by a recovery of funds.
- Five new Storefronts were opened to serve areas of need: Bronson/Levy County; Boca Raton/Palm Beach County; W. Palm Beach/Palm Beach County; New Port Richey/Pasco County and Vero Beach/ Indian River County.
- A one day training seminar was held in Ocala for all Storefront Managers and selected Senior Sleuths.

2006 Project Goals - Outcomes

Goal 1 - Expansion

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

Outcome

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

Goal 2 – Computers

Upgrade computer equipment in Storefronts as needed.

Outcome

Nearly all Storefronts now have upgraded computer systems.

Goal 3 – Quality

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

Outcome

Goal was not met during the reporting year.

Goal 4 - Databases

Establish Vendor and Statistical databases to increase efficiency.

Outcome

Goal was not met. We attempted to develop a workable database in house. It proved unworkable.

Goal 5 - Sleuths

Significantly increase the number of Senior Sleuths.

Outcome

The Senior Sleuths database was purged for the first time in 5 years of all Sleuths who have moved, no longer wish to participate or are deceased. Recruitment of new Sleuths continues. Due to the database purge our membership actually shows a slight decrease.

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.

Outcome

As with the Databases above, this goal was not met. Professional assistance will be required to develop the system and funding currently prohibits pursuit of this goal.

2007 Project Goals

Goal 1 - Storefronts

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

Goal 2 - Equipment

Upgrade computer equipment and other office peripherals in Storefronts as needed.

Goal 3 - Quality

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

Goal 4- Databases

Contract with a professional database developer to furnish needed databases to track vendor and statistical information.

Project's Future

The Project will pursue its past missions 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 2007 will seek additional funding to hire professional contractors in computer technology and expand the upgrading of office equipment.

Expansion of the Project's programs are expected to be funded through (1) 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 thousands 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 2007.

The Storefront Program saw 2,786 seniors bring their complaints to the attention of Storefront Sleuths.

Of the total cases reported to Storefronts, 1,963 were deemed to be workable. Senior Sleuths were able to "Resolve to Satisfaction" 676 of these cases and "Resolve with Recovery" 1,035 of those cases. This gave the Seniors vs. Crime Storefronts a clearance ratio of 87% of all

“workable” cases reported. This clearance ratio is testament to the quality of services provided by the Project.

In addition, 135 cases were determined to be criminal in nature and were referred to law enforcement for follow up. Law enforcement reported that 12 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 823 complainants whose cases were deemed to be “unworkable,” many still left the Storefronts content in 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. The Project is looking forward to expanding its reach and assistance to seniors with the assistance of our new Attorney General, Bill McCollum.

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 eight (8) Project paid positions and two grant funded part-time 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.

Deputy Regional Directors

The three Deputy Regional Directors assist with operational issues in their regions and act as Regional Director in the event that the Regional Director is not available.

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.



Executive Director Donald Ravenna, Region 2 “Sleuth of the Year” Richard Fearnow and Region 2 Director Patrick Hanna at annual awards banquet.

Senior Sleuth membership currently stands at approximately 2,789 members. As the Project continues to expand services and programs, volunteer membership will 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 year 2005 four Storefronts were opened.

Seven new Storefronts were opened during 2006 in areas of need.

Storefronts were opened in:

Bronson, Levy County

West Palm Beach, Palm Beach County

Vero Beach, Indian River County

New Port Richey, Pasco County

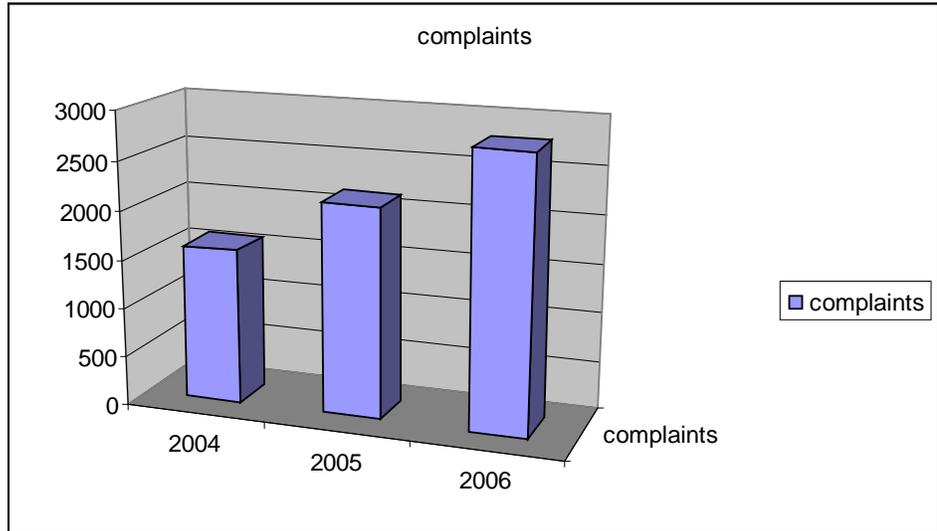
Boca Raton, Palm Beach County

Coral Springs, Broward County

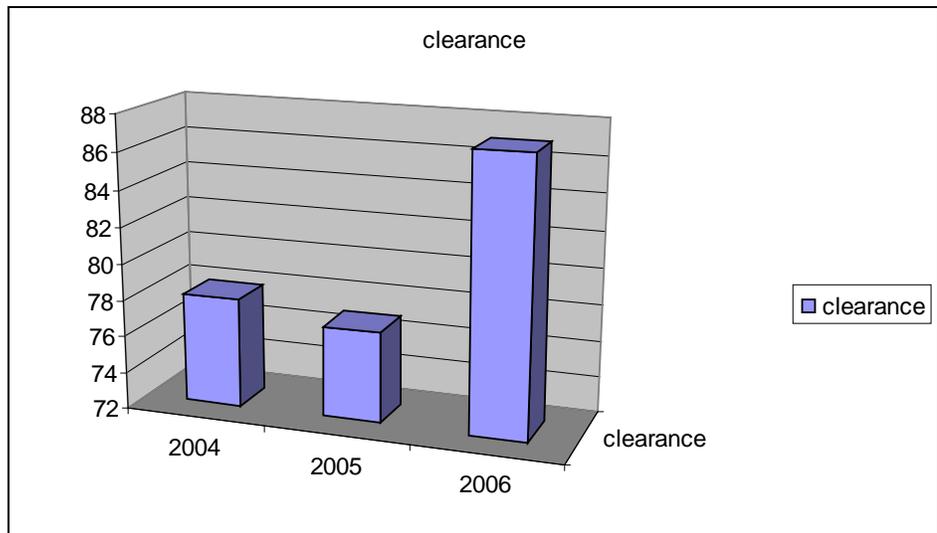
Oviedo, Seminole County

Boca Raton, Palm Beach County

The number of complaints handled by the Storefronts increased from 1,592 in 2004 to 2,148 in 2005 to 2,786 complaints in 2006.



The clearance ratio on cases received continues to be very high. Clearance rates have ranged from 78% in 2004, 77% in 2005 and 87% in 2006.



Since July 1, 2001, Storefronts sponsored by the Attorney General have recovered over \$5,367,069 for seniors as the result of 9,374 cases handled by trained Senior Sleuth volunteers. Realized Gain, which has only been tracked for the past three years, has reached \$3,683,387. 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 172 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.

The total number of active storefronts varies from year to year. This is the result of some storefronts being closed as the demand for services in an area may prove to be far less than was originally anticipated or the donated space is no longer being available. All complaints from these areas are referred to other storefronts for investigation.

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.

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.

Broward / Coral Springs

The Coral Springs Storefront opened in January, 2006. This office is located in space donated by the Coral Springs Police Department. The police department also donated all office furniture, 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.

Palm Beach County / Boca Raton

The Boca Raton Storefront opened in July, 2006. The office is located in space donated by the Mae Volen Senior Center and is supported by the Boca Raton Police Department. This location operates as a complaint intake center only with cases referred to the Delray Beach Storefront.

Palm Beach County / West Palm Beach

The West Palm Beach Storefront opened in April, 2006. The office is located in space donated by the Palm Beach County Sheriff's Office. The Sheriff's Office also donated office furniture, some equipment and telephone service.

Indian River County / Vero Beach

The Vero Beach Storefront opened in September, 2006. The office is located in space donated by the Indian River County Sheriff's Office. The Sheriff's Office also donated all office furniture, equipment and telephone service.

St. Lucie County / Port St. Lucie

The Port St. Lucie Storefront opened in March, 2005. The office is located in space donated by the St. Lucie County Sheriff's Office. The sheriff's Office also donated all office furniture, equipment and telephone services.

Region II- West / Central

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 for two years by Elder Law Attorney Michael Kouskoutis of Tarpon Springs. The Project currently pays a reduced rate for rent. 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.

Pasco County / New Port Richey

The New Port Richey Storefront opened in March, 2006. This office is located in space donated by the Pasco County Sheriff's Office. The Sheriff's Office also donated office furniture, some equipment and telephone service.

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.

Seminole County/ Oviedo

The Oviedo Storefront was opened in September 2006. This office is located in space donated by the Oviedo Police Department. The Oviedo Police department also donated all office furniture, equipment and telephone service.

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.

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.

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. Two additional storefronts in Lake County were closed due to lack of activity or limited visibility. All cases in Lake County are now handled in Leesburg.

Levy County / Bronson

The Bronson Storefront was opened in August, 2006 in office space donated by the Levy County Sheriff's Office. The Sheriff's Office also donated all office furniture, 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. Wal-Marts of Gulf Breeze, Ft. Walton Beach, and Navarre have made numerous financial donations to this storefront. Utilities except for phone are supplied by the Senior Center.

Leon County/ Tallahassee

The Tallahassee Storefront opened in November, 2005. This office is located in space donated by the City of Tallahassee Senior Citizens Center. The Senior Center donated office furniture and equipment to this storefront. The Leon County Sheriff's Office made senior sleuth badges and handouts for area law enforcement. All utilities are furnished by the City of Tallahassee.

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 far outstrip the Project's budget. The Project fully funds only one (1) of the twenty six locations currently in operation. The vast majority of costs associated with operating the Storefronts are offset by participating law enforcement organizations, private donations of office space 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. One hundred thirty-five (135) cases initiated by Seniors vs. Crime have been referred to various law enforcement agencies throughout 2006. 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 of money.

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 three principle ways. (1) Project Liaisons, recruited from law enforcement Crime Prevention Units, provide the Project assistance in presenting to groups assembled by law enforcement. The 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. (3) Requests for presentations can be made online through the Project’s website.

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

The 2006 training conference for Staff and volunteers was held in Ocala. All Staff, the majority of Storefront Managers and their selected Senior Sleuths were able to spend a full day 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.



A group of Senior Sleuths and law enforcement officers at the Annual Training in Ocala.

Attendees were trained by the Department of Financial Services in presenting investment fraud training to seniors. This training is offered to seniors on a statewide basis by Seniors vs. Crime as the result of a grant obtained through the Investment Protection Trust .The program, called Florida Seniors Against Investment Fraud or FSAIF is entering its second year. FSAIF has proven to be a very popular program with the seniors who have attended presentations.

Complimenting the investment fraud training were presentations by the Department of Children and Families- Elder Abuse and Exploitation, Inv. John Brown, Office of the Attorney General and the Marion County States Attorney's Office.

The remainder of time 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 presenting agencies as well as a clearer understanding of Project issues.



Attorney General's Senior Symposium, Boca Raton

The Project partnered with the Office of the Attorney General in presenting a Senior Symposium in Boca Raton for seniors and law enforcement. The Symposium was a huge success for the Project and Attorney General's Office. Project Staff made many contacts with law enforcement from the southeast region of the state that resulted in the Project being able to expand into that region. As a direct result of the

Symposium new storefronts will be opening in underserved areas in Broward and Miami Dade Counties in early 2007.

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.



Television news cameramen covering a Seniors vs. Crime presentation

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 248 speaking engagements in 2006. Approximately 10,991 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.



Seniors reviewing handout materials at a Senior Expo

After learning about the Project and the use of Senior Sleuths, many seniors in the audience decide 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 also teamed up with the Attorney General's Office in conducting a number of senior crime prevention programs around the state. We assisted the OAG in advertising and conducting these valuable outreach programs targeting seniors and the types of issues that affect them i.e.: scams, identity theft, etc. These programs were well received by those in attendance.

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 has developed an outstanding working relationship with members of the Citizen Services Unit. The Citizen Services Unit routinely refers complainants to the Project when it appears that the issue is something that can be handled by the Project. This referral system assures that each complainant referred will speak directly with a Senior Sleuth and often have their complaint resolved. The Project's relationship with the Citizens Service Unit benefits the Project through additional complaints being received and benefits the OAG as many issues are resolved as a direct result of his referral.

Florida Seniors Against Investment Fraud

Seniors vs. Crime were successful in securing a grant through the Investor Protection Trust to provide investor protection education to seniors throughout the state. All Seniors vs. Crime staff and Storefront Managers were trained by the Florida Office of Financial Regulation in presenting investor education. Project staff or Senior sleuths gave presentations in 2006, reaching over senior Floridians. Staff members from the Office of Financial Regulation also attend the presentations to answer technical investment questions. Seniors who attend these seminars learn to identify potentially fraudulent investment opportunities and, most importantly, learn to check with the Office of Financial Regulation before investing their hard earned money.

Senior Medicaid/ Medicare Patrol Program

The Senior Medicaid/Medicare Patrol Program is a project of the Area Agency on Aging of Pasco-Pinellas. The program was being run in a number of counties in the Tampa Bay by the Area Agency for a number of years as a pilot project. Seniors vs. Crime received a grant from the Area Agency to assist them in expanding SMMPP to a statewide program. Regional Directors were trained by the Area Agency in presenting this fraud prevention program and are responsible for getting fraud prevention information to senior recipients in their regions. The Project advertises the program on our web site addresses SMMPP in all presentations given and distributes SMMPP literature at all events attended as well as through distribution at senior centers and other locations frequented by senior recipients.

Regional Reports

Region 1 – Regional Director, Wayne J. Picone

Region 1 encompasses the counties of Broward, Dade, Glades, Hendry, Highlands, Indian River, Martin, Monroe, Okeechobee, Palm Beach and St. Lucie. This is the region that services the southeast portion of the state.

Storefronts charged with providing services to seniors requesting assistance are in Delray Beach, Jensen Beach in conjunction with the Martin County Sheriff's Office, Okeechobee partnered with the Okeechobee Sheriff's Office, Vero Beach co-coordinated through the Indian River County Sheriff's Office, West Palm Beach with the assistance of Palm Beach County Sheriff's Office, Boca Raton with a liaison relationship of the Boca Raton Police department, Port St. Lucie with the involvement of the Port St. Lucie Police Department – Fort Pierce Police Department and the St. Lucie County Sheriff's Office and the Coral Springs Office with the close affiliation of the Coral Springs Police Department.

This year the Vero Beach, West Palm Beach, Boca Raton and Coral Springs offices were opened. These new storefronts added a much greater capacity and accessibility to the seniors of the region.

Planning for further expansion in 2007 includes opening a storefront in Hollywood early in the year with the Hollywood Police Department sponsorship. Hallandale Police Department is also assisting in recruiting volunteers. Inquiries for establishing other offices have come from the Broward County Sheriff's Office, Monroe County Sheriff's Office and North Miami Police Department.

Storefront Managers as well as members of the region's volunteer speaker's bureau are versed in Seniors Medicare/ Medicaid Fraud Patrol and Florida Seniors Against Investment Fraud.

Region I Case Synopses

Resolution

A case, which was brought to us in March of 2006, pertained to an unfinished contract dating back to January 2005. The complainant and contractor could not reach a resolution. When asked to intervene, Seniors vs. Crime was able to negotiate a cancellation of the contract satisfying both the complainant and the vendor. This resulted in the return of all monies paid by the senior. A sum of \$8092 was returned within one week.

Reimbursement

A homeowners association came to Seniors vs. Crime with a complaint against a roofing contractor. A deposit of \$46,226 was given in April 2006. The permit was applied for in July, one month later than promised. The application was rejected and the company made no attempt to rectify this situation. After Seniors vs. Crime intervention the homeowners association recovered \$34,460.

Recovery

A victim of intimidation contacted Seniors vs. Crime concerning an auto repair shop. The complaining individual claimed after a roadside breakdown his vehicle was towed to a repair shop, which promised repairs in two days. After paying sums of money on two occasions the repair shop owner claimed the car was not yet ready to be released. The senior complainant requested his car be towed to an authorized dealership and was denied access to his vehicle. With the efforts of Seniors vs. Crime and co-operation of the Sheriff's Office the complainant recovered his automobile and had his repairs completed.

Region II – Patrick Hanna, Regional Director

Bob Ortiz left Seniors vs. Crime in December 2005, and Regional Director Patrick Hanna took over in January 2006.

Region II is comprised of the counties of Charlotte, Collier, DeSoto, Hardee, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk and Sarasota. The Region covers the west Coast from Hernando County in the North to Collier County in the South. A realignment of regions was made in 2006 as Citrus County was removed from Region II and added to Region IV.

Region II has storefronts in Polk, Pinellas and Pasco Counties. The Polk County storefront is co-located in a Polk County Sheriff satellite office in Lakeland, Florida. Two storefronts are located in Pinellas County, one at the Sunshine senior Center in St. Petersburg and the other at a lawyer's office in Tarpon Springs. The Pasco County storefront is located in New Port Richey at a Pasco County Sheriff's satellite office.

In 2006, Region II initially had five storefronts, but with the removal of the Citrus County storefront, the region was left with four. When a new storefront was opened in Pasco County in March 2006, the level remained at five. This storefront has handled 225 cases with a recovery of more than \$8,000.00. In December 2006, the Pinellas Park Police Department headquarters building was closed because of air quality problems and they reclaimed the Pinellas Park storefront location to house their detective Division. This brought the Region II storefront back to four locations.

At present Region II is in the process of opening a new storefront in Bradenton, Florida and 16 new volunteers have been trained to work in that storefront. Meals on Wheels have donated a space for us in their newly renovated 24,000 square foot Senior Activity Center. Region II will also open an office provided by Approved Home Health, 4148 20th. Street West, Bradenton, Florida, until the space at the Senior Activity Center becomes available.

In 2007, Region II is looking toward opening storefronts in Hillsborough and Sarasota/Charlotte Counties.

Region II Case Synopses

Painting Contractor

A painter agreed to paint a home for \$2,500.00. He received a \$1,250.00 deposit, but never returned. After the complainant sent a certified letter demanding performance or return of the deposit and paint, the letter was returned unclaimed. Seniors vs. Crime provided the SAO with the file and as there were several complaints against this individual, he was arrested and is being held without bond.

Home Repair

Seniors vs. Crime received four complaints against an individual who either never performed the work or refused to complete the job after being paid in advance. The SAO took the case and he was arrested.

Roofing Contractor

A complainant alleged that a roofing contractor took money in advance, but the work was shoddy. This contractor was difficult to work with and refused cooperate. The case was taken to Small Claims Court. The parties were contacted by the Judge Brown show requesting their appearance on TV to settle the case.

Hairdressing Complaint

A complainant gave her friend, a hairdresser a \$2,000.00 loan, which she refused to repay. After a Small Claims Court filing, these former friends were contacted by Judge Judy, but the defendant refused the invitation to appear on TV and the case remains in the Small Claims Court.

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 900 Senior Sleuth volunteers. However, the majority of volunteers are congregated where there are storefront programs.

Region 3'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.

Presently, Region III has four storefronts located in Seminole with Altamonte Springs Police Department, Seminole with Oviedo Police Department, Volusia with South Daytona Police Department, and Brevard with the Sunflower House (non-profit providing services) in Merritt Island. The Altamonte Storefront has a satellite office working out of a senior center in Lake Mary. Duval is planning for two storefronts to open in early 2007. Melbourne has indicated a wish for a satellite office attached to the Merritt Storefront. St. Johns should have a storefront with a consortium of law enforcement agencies headed by St. Augustine Beach Police Department.

Region III Case Synopsis'

Cruise Ship Problem

A gentleman came in about a cruise he was unable to take due to having a heart attack several days before the cruise was about to begin. He purchased travel insurance at the time he booked the cruise which was to cover any illness that would prevent his trip.

When he attempted to get his refund of approximately \$900.00, the insurance company refused to pay stating that the insurance premium was only paid the day prior to sailing. It seems that the insurance agent that booked the trip did not send in his payment until finding out that he had the attack. The gentleman was unable to collect from the insurance company as they require payment upon booking the cruise. The agent also refused to pay the gentlemen stating they paid the premium and it was accepted by the insurance company. Although it took many months for an agreement to be made, the agent agreed to pay the \$900.00 stating she would attempt to collect from the insurance company.

Annuity Problem

An elderly lady came into the office telling us about a notice she received with her name and address stating the following:

Dear Annuity Holder: This notice is to inform you that you may have an annuity that has reached the end of its surrender period. Please contact Mrs..... in the Annuity Service Center to discuss your options. It then gives an 800 number to call. In very small print at the bottom of the letter there is a Privacy Act Notice and disclaimer about 12 lines that is hard to understand and read for the average person let alone a senior citizen.

The lady's husband had passed away and she knew very little about his annuities that were left to her so she thought it was his company and that the annuities were about to mature. She called the agent and had her come to the house to discuss her options. The agent persuaded her to change over to a new insurance annuity that would give her a higher income. However, this new annuity had high penalties if taken before maturity and are not recommended for the elderly.

Having second thoughts she called the original company that was listed on her annuities and found that they did not send any agent to go over her annuities and that they were not going to mature. They did put a stop-payment on one of the annuities but through an oversight missed the other annuity. The agent was in fact from an out of state Annuity Marketing Service. The problem took many months to solve as the

Insurance Annuity Company wanted to charge a penalty to refund the money back claiming that there was a disclaimer on the notice. Because of our intervention, this case it was finally closed with the client receiving her money intact.

Truck Air Conditioner Problem

Clients were quoted \$750 labor included to put air conditioner on top of truck roof. They received a bill for \$1700 which they paid. They then began having trouble with the truck breaking down. Contacted company they kept saying they were going to send letter with their narrative regarding the situation. Finally no letter but fixed truck and clients received a check for \$900.

Auto Warranty Problem

Client paid \$1000 for a Warranty on her Mustang. She was unaware that there was an expiration date of 01/01/05. She had work done 07/10/06 and they refused to pay. Policy was written for a new vehicle, her mustang was a 2000 model. After repeated conversations and letters, the company agreed to refund the full amount of \$1000.00. Check received 11/22/06.

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 Lake County storefront has moved from the Sheriff headquarters to the Sheriff's annex in the Lake Square Mall. The Sheriff agreed that this location would give SVC better visibility to the general public. Also included in this location is the Lake County Sheriff's Department of Community Services. Additional storefronts are located in Sumter County at the Villages, Marion County at the Villages and in Ocala. Alachua County has a newly elected Sheriff who has pledged continued support for Seniors Versus Crime. A new office planned in last years report in Levy County has opened. This office has enjoyed unprecedented support from the Sheriff and his assigned coordinator, Lt Mullins, who has taken a personal interest in the project by transferring all pending civil complaints to SVC. That office opened with a case load of 175 complaints and more are added each month.

Region IV continues to enjoy a very diverse population in its target area. This diverse 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, stealing of cattle, water rights, 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.

Last year region IV formed a sub-group within its offices called Special Operations. This unit is composed of volunteers who have at least two years experience with the project and handle the more complex cases. For instance, one of our special ops people spent almost six month researching complaints against a travel club operating in the Villages. The club was offering travel services to members at a dramatic discount. The cost to join this club ranged from two thousand to over eight thousand dollars. The problem was the club never came through with the discounts. Special ops, working with appropriate state agencies, were successful in the return of many thousands of dollars back to complainants. The travel club no longer operates in region IV. Special ops has set up working relationships with local, state and even Federal agencies who have cooperated with technical assistance and even personnel to assist with SVC on-going cases.

The Seniors Versus Crime project in region IV has captured the imagination of the general public thru the many newspaper articles, television interviews, first person testimonials and support of local law enforcement officials, state and local regulatory agencies and even Federal officials. The result has been several instances when citizens have had a problem with a vendor and threatened to file a complaint with SVC. The vendor quickly settled the dispute to the satisfaction of the citizen.

Region IV came into existence in October of 2002. Since that time, volunteer senior sleuths have handled a little over two thousand complaints and have given back to complainants over one million two hundred and fifty thousand dollars. They have, in cooperation with local

law enforcement, caused many unscrupulous vendors to be arrested and several were even given prison terms. Regions IV, as well as the other four regions Statewide, enjoy the confidence and respect of the general public as well as law enforcement and other regulatory agencies.

Region IV Case Synopsis'

Water Treatment

Working with the AG office investigators in Orlando, SVC was able to prepare a complete investigative report that led to the closing of a water purification company in Leesburg. This company had been plaguing home owners in The Villages with grossly over priced water systems, false claims and even threats. The owner of the company had left the area and moved to South Florida to avoid the heavy fine the AG's office planned to levy against him.

Landscaping Fraud

A landscaping company had been starting work on many lawns, collecting large up-front deposits and either not finishing the job or just taking the money and not doing any work. Working with the Sumter County Economic Crime Unite, SVC caused a warrant to be issued to the landscaper and a hearing is scheduled in a couple of weeks.

Leased vs. Purchased Vehicle

A car dealer leased a car to an elderly woman. She thought she was purchasing the car. She filed a complaint with our Ocala office and a negotiated settlement was reached and the contract was re-written to show the purchase price and all accompanying documents.

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 Case 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.

Mobile Home Title Problem

A client was trying to sell her double-wide mobile home but had been unsuccessful obtaining proper title because of unsuitable documentation received at the time of original purchase. Seniors vs. Crime worked with the Florida DHSMV on behalf of the client and was able to clarify procedures, coordinate required inspections, and provide the buyer's agent the information needed to obtain proper title so the mobile home could be sold for \$117,000.

Financial Fraud

Seniors vs. Crime was contacted by the daughter of an 81 year old woman who had just invested \$50,000 with a company for a long-term annuity. The client immediately was advised to stop payment on the check, which she did. Subsequent investigation indicated that neither the insurance company nor the agent involved in the transaction was licensed in Florida. The case information was forwarded to the Department of Financial Services, Division of Fraud for investigation.

A similar situation occurred when Seniors vs. Crime received a long-distance call from a concerned daughter of an 84 year old woman who had purchased an educational course in long-term investing. The woman was going to attend the investment course in attempt to get a refund of the \$6,000 she had paid. We contacted the Florida Department of Financial Services and it arranged for an investigator to attend the seminar to help the woman receive the refund. Without the assistance of the onsite DFS investigator it is unlikely that the client would have received her \$6,000 refund.

Refunds

Seniors vs. Crime continues to assist seniors in obtaining refunds for services not rendered and products not delivered. Our determined volunteers, with the support of the Seniors vs. Crime project and the backing of the Florida Attorney General's office are able to obtain

satisfactory resolutions to seniors' problems. The opportunity for third-party involvement and mediation is a key to the success of this program. Many times, just making a phone call on behalf of our client has resulted in a satisfactory resolution to a senior's problem.

Payment for What We Do!

Dear Ms. Ann Skelly:

This e-mail serves to confirm that thanks to your intervention we have been reimbursed the amount of \$1,895.00, the amount we spent a year ago for airline tickets from Miami to Buenos Aires, Argentina.

We appreciate your help and the power and authority you exude by being able to use the attorney general's name to help senior citizens in distress.

Sincerely,

G. Ramiro and Ursula M. Del Rosario

To The Staff,
Thank you for your attention
to my concerns about my annuity.
I feel that because of your assistance
I have received my money back.
I'm sure this would not have
happen with out your help.
Thank you
Herman M. Sanchez

December 20, 2006

Seniors Vs. Crime
2400 South Ridgewood Avenue
Suite 15
South Daytona Beach, FL 32119

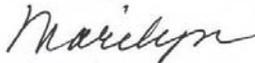
Dear Volunteers:

I thank you sincerely for all your help in solving my problem with Home Depot of Port Orange. Things turned out much better than any of us imagined!

I went to the store yesterday to meet with Vanessa and found, to my surprise, the 22 ft. Hiair refrigerator I had wanted displayed with a sign stating it was the last unit they had! Needless to say, I immediately informed Vanessa that this was the unit I would accept in equal exchange and she agreed. It is to be delivered Friday as equal exchange (as the price was the same as the 17 foot lousy unit I had previously received.). Absolutely no charges involved including shipping! Vanessa said she had seen the refrigerator I had been sent and saw why I absolutely would not accept it! I told her again that it was not the one shown to me in the store but was an obvious "bait and switch" and that the store should eliminate any salesman using this sales technique before they caused bad legal trouble.

Thank you all once again. You're wonderful! I know that, without your help, I would have had to hire an attorney to help fight my cause..and even then might not have won!

Cordially,



Marilyn H. Wise
73 Glenview Avenue
Ponce Inlet, FL 32127(386) 763-0009

To: Seniors vs. Crime.

I want to thank everyone of you for all your help. I would never have gotten my deposit back, thanks to all of you.

Your group is a wonderful thing, a big help to seniors that want to get work done and get taken advantage of.

Thank you again.

Margaret

Re: Southern Pine Landscapers

Dear Jane Parot,

I am writing to inform you that after being contacted by your establishment Southern Pine Landscapers has resolved all matters with me by returning to my residence and completing the job to my satisfaction. I would like to state that I wish my original complaint to have no negative effect on Southern Pine for their future business.

Please accept my many thanks with sincere appreciation for your effort and hard work in protecting seniors such as myself.

Sincerely,
Mrs Russo

July 30, 2006

Dear Nancy:

Just a short note to say Thank you for your successful effort in getting our extended warrentee.

After ten months of frustration and John's Appliance not cooperating it is with great respect and appreciation we Thank you again. Sincerely, Victor, Hasan