



Bill McCollum Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

ANNUAL REPORT to the OFFICE of the ATTORNEY GENERAL



St. Johns County Senior Sleuth's

Seniors vs. Crime Project Annual Report 2007

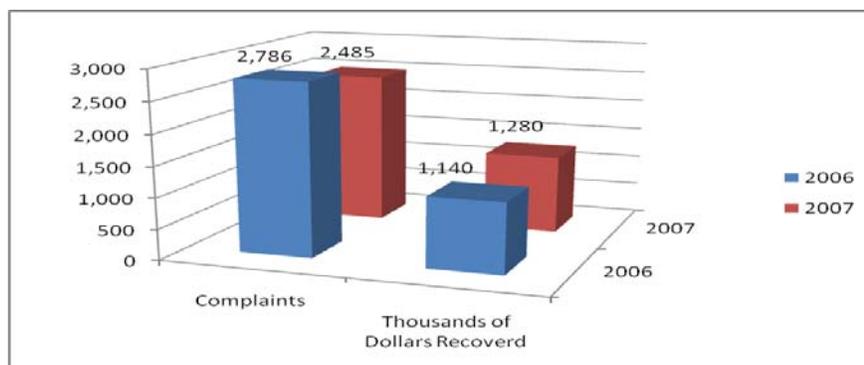
To Attorney General Bill McCollum

Executive Summary

The goals of the Seniors vs. Crime Project are 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. These goals were accomplished in 2007 through the dedicated efforts of our volunteer Senior Sleuths.

Our mission was executed through several programs: Offices, which try to 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; Crime Prevention, which helps seniors recognize the patterns of fraud and schemes that are used to cheat elderly and Florida Seniors Against Investment Fraud, a grant funded program used to educate Florida seniors in investment fraud prevention.

During 2007, 2,485 Florida seniors were directly assisted by the Project's Office 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 2007. Highlights from 2007 include:

- The number of complaints handled by the Offices decreased from 2,786 complaints in 2006 to 2,485 in 2007 yet recoveries increased slightly from \$1.14 million recovered in 2006 vs. \$1.28 in 2007.
- Office operations resulted in seniors saving an additional \$861,649 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.
- Office Sleuths cleared 69.3 % of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery. Nearly one third of all seniors served (29.6 %) benefited by a recovery of funds.
- Speakers addressed 11,533 seniors in person to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training or present FSAIF/SMP training.
- Senior Sleuths volunteers provided over 27, 355 man hours of free service to help Florida seniors.
- New Offices were opened in Pensacola, Hollywood, North Miami Beach, Bradenton, Ocala, Palatka and St. Augustine.

2007 Project Goals – Outcomes

Goal 1 - Offices

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

Outcome

The Project continued its expansion in 2007. Seven new Offices were opened in areas of need.

Goal 2 – Equipment

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

Outcome

All Offices are now equipped with computers and peripherals that meet the needs of the Project.

Goal 3 - Quality

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

Outcome

The Quality Control Program was not completed and will be a goal for 2008.

Goal 4- Databases

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

Outcome

Goal was met late in the year using a Staff member with some professional assistance at minimal cost. Functional databases are now being populated.

2008 Project Goals**Goal 1- Increase Outreach**

Train additional presenters in Identity Theft to meet the demand for that program.

Goal 2- Quality

Establish a quality control program in each Office to measure client satisfaction. This was a goal not met during calendar 2007.

Goal 3- Offices

Continue to open Offices in areas of need when the budget allows.

Goal 4-Funding

Seek funding through private sources and grants to supplement OAG funding.

Goal 5-Increase Marketing

Develop marketing strategy to increase visibility of the Project to potential senior victim's thereby increasing Office activity.

Project's Future

The Project will continue to pursue its missions through its Office Program, the Shopping Buddy Program, the Crime Prevention Program, the Florida Seniors

Against Investment Fraud Program, and the Senior Medicare/ Medicaid Fraud Patrol Medicaid Program.

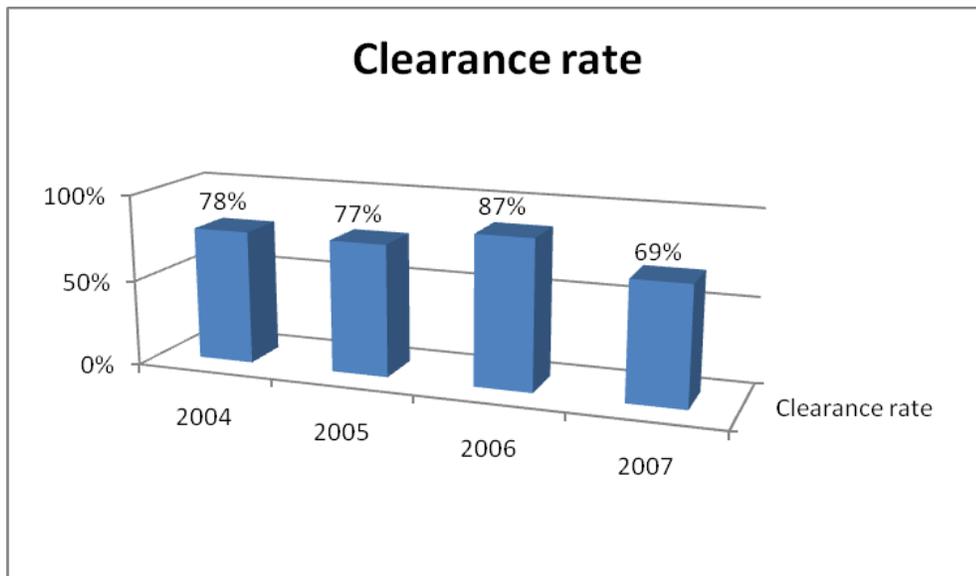
Expansion of the Project's programs are expected to be funded through (1) funding from our major contributor – the Florida Attorney General, (2) partnering agencies providing additional resources, (3) donations, and (4) grants.

Conclusion

There would be no Seniors vs. Crime if not for the outstanding support given the Project through Attorney General Bill McCollum and his staff. Attorney General McCollum's aggressive pursuit of those individuals and businesses who would take advantage of Florida consumers gives the Project its "teeth" in mediating disputes.

This same aggressiveness ensures that the Project remains funded with no taxpayer assistance. The Project is unique in that funding is provided through civil settlements reached by General McCollum's office whereby businesses may make a donation to the Project as part of their settlement.

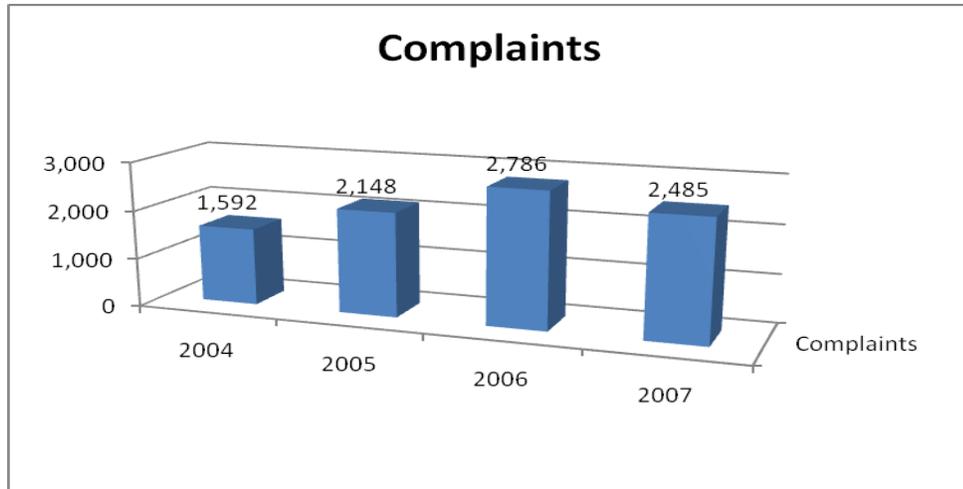
2007, was yet another successful year for Seniors vs. Crime in serving Florida's senior population. Of the 2,485 cases reported to Offices, 1,697 were deemed to be workable. Senior Sleuths were able to "Resolve to Satisfaction" 675 of these cases and "Resolve with Recovery" 502 of those cases. This gave the Seniors vs. Crime Offices a clearance ratio of approximately 70% of all "workable" cases reported. This clearance ratio is testament to the quality of services provided by the Project.



Also of note was the fact that 188 cases were determined to be criminal in nature and were referred to law enforcement for follow up. Law enforcement reported that 10 criminal arrests had been made based on the Seniors vs. Crime case files. Not all arrests are reported back to the Offices and one "arrest" often involves multiple cases.

Criminal arrests by law enforcement resulting from Seniors vs. Crime Project efforts are therefore, underreported.

Of the additional 788 complainants whose cases were deemed to be “unworkable,” many still left the Offices 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 left with a positive feeling about the Attorney General’s Project and a sense of satisfaction about their issues.



Staff and Senior Sleuths are dedicated to helping those who may have been victimized in a caring and professional manner. The Project will continue to seek out further efficiencies to improve our services to those in need and to pursue every opportunity to expand the services provided in pursuit of our goals.

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
Member	Frank Tioli	Odessa, Florida
Member	Jay Morgan	St. Petersburg, Florida
Member	John Pare’	Orlando, Florida (OAG Designate)

Staff

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

Seniors vs. Crime Project Administration

Mission Statement

The Seniors vs Crime Project prevents crime and fraud, mediates civil disputes and assists the Florida Attorney General with his mission through the work of Florida senior volunteers.

Our mission is accomplished by:

- Assisting the Florida Attorney General in preventing crime against the elderly
- Educating seniors about consumer frauds, con games, scams and other criminal acts
- Alerting seniors to criminal behavior in their area
- Providing law enforcement and regulatory agencies with Senior Sleuth volunteers to assist in investigations
- Assisting senior victims through volunteer mediation services, mentoring or referral to another help or law enforcement agency and
- Promoting 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 three 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 Offices 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 Offices located throughout the state or in support of law enforcement operations.



Region IV Director Barb Thomas, Senior Sleuth Mary K. Hall and Deputy Regional Director Steve Renico after presenting Mary a Regional Director's Award for her service to the Citrus County Office.

Senior Sleuth membership currently stands at approximately 2,933 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.

Offices-“Seniors Helping Seniors”

Offices are the centerpiece of the Project’s efforts to provide direct services to our seniors. An Office is 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 Office 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 Office. 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 Office 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 Office 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) Offices operational in Citrus, Marion, Palm Beach and Sumter

Counties. With the exception of the original Office in Delray Beach, the additional Offices were all opened in partnerships with the county Sheriff's Offices.

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

The Project experienced its most rapid Office Program growth to date during calendar year 2004. There were 23 Offices operational at the end of 2004, an increase of 13 over the previous year. In year 2005, four Offices were opened.

New Offices opened during 2006 included Offices in Levy County, West Palm Beach, Indian River County, Pasco County, Boca Raton, Palm Beach County, Broward County and Oviedo in Seminole County.

Seven new Offices opened in calendar year 2007. Offices were opened in Miami-Dade, Manatee, Broward, Escambia, Marion, Putnam and St. Johns Counties.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$6,646,367 for seniors as the result of 11,859 cases handled by trained Senior Sleuth volunteers. Realized Gain, which has only been tracked for the past three years, has reached \$4,545,036. 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.

Office Senior Sleuths have been directly responsible for over 182 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 Offices varies from year to year. This is the result of some Offices 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 Offices for investigation.



Attorney General McCollum at the Grand Opening of the N. Miami Beach Office

Office Locations

Region I- Southeast

Broward / Coral Springs

The Coral Springs Office 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.

Broward/Hollywood

The Hollywood Office opened in February 2007. The office is located in space donated by the Hollywood Police Department. The police department also donated all office furniture, equipment and telephone service.

Indian River County / Vero Beach

The Vero Beach Office 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.

Martin County / Jensen Beach

The Jensen Beach Office 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 service.

Miami-Dade/North Miami Beach

The North Miami Office opened in April 2007. The office is located in space donated by the North Miami Beach Police Department. The police department also donated all office furniture, equipment and telephone services.

Okeechobee County / Okeechobee

The Okeechobee Office 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 Office, as their counties could not support an Office.

Palm Beach County / Boca Raton

The Boca Raton Office 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 Office.

Palm Beach County / Delray Beach

The Delray Beach Office 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.

Palm Beach County / West Palm Beach

The West Palm Beach Office 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.

St. Lucie County / Port St. Lucie

The Port St. Lucie Office 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

Manatee County/ Bradenton

The Bradenton Office opened in June 2007. The office is located in space donated by Mr. Tom Palmer owner of Home Health Care. The Manatee Sheriff's Office donated office furniture and equipment. The Project pays for phone service at this location.

Pasco County / New Port Richey

The New Port Richey Office 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.

Pinellas County / St. Petersburg

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

Region III- Central /Northeast

Putnam County/ Palatka

The Palatka Office opened in March 2007. The office is located in space donated by the Edgar Johnson senior Center. The Senior Center also donated the office furniture and equipment. Telephone service is provided through the Putnam County Sheriff's Office.

Seminole County / Altamonte Springs

The Altamonte Springs Office 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 service.

Seminole County/ Oviedo

The Oviedo Office 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.

St Johns County/ St. Augustine

The St. Augustine Office opened in July 2007. The office is located in space donated by The Council on Aging. The Council on Aging also donated all office furniture, equipment and telephone service.

Volusia County / South Daytona

The South Daytona Office 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 Office 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 Office 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.

Levy County/ Bronson

The Bronson Office 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 new Ocala Office opened in November, 2007 in office space donated by the Ocala Police Department. The Ocala Police Department also donated all office furniture and telephone service.

Marion County / The Villages

The Villages Office 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 Office 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

Escambia/Pensacola

The Pensacola Office opened in May 2007. The office is located in space donated by the Escambia County Sheriff's Office. The Sheriff's Office also donated all office furniture, office equipment and telephone service.

Leon County/ Tallahassee

The Tallahassee Office 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 Office. 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.

Santa Rosa County / Navarre

The Navarre Office 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 Office. Utilities except for phone are supplied by the Senior Center.

Project and Law Enforcement Partnerships

The rapid expansion of Office 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 two (2) of the twenty nine (29) locations currently in operation. The vast majority of costs associated with operating the Offices 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.

To address this issue, Seniors vs. Crime had a "Roll Call" DVD produced with the assistance of the Palm Beach County Sheriff's Office. This DVD was sent to every law enforcement agency in the state in the hope that each agency would show the three minute DVD during roll call. All officers would learn that there **is** an option for victims whose case may be deemed "civil". It is unknown as to how many of the various Sheriff's Offices and police departments utilized this training aid beyond those law enforcement partners that currently partner with the Project.



Betty Strifler Citrus County Clerk of Courts, SvC Executive Director Donald Ravenna, Office Manager Don Moran, Sheriff Jeff Dawsey and Deputy Attorney General John Pare' celebrate the Citrus County Office reaching the milestone of over \$1 million recovered for Citrus seniors since the Office opened in 2002.

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 Offices, 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 seniors in reporting a wide range of crimes. One hundred eighty eight (188) cases initiated by Seniors vs. Crime were referred to law enforcement agencies throughout 2007. 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 Office before being directed to law enforcement, a fact that is greatly appreciated by the law enforcement officers we assist.

Shopping Buddy

Office 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 an Office Sleuth whenever they are anticipating making a large purchase, entering into a contract or otherwise spending a significant sum of money.

The Office 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 Office 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

Due to funding issues, the Annual Training Conference was not held in 2007.

Training was done at the local level and consisted, primarily, of basic training for new Office Senior Sleuths and Sleuths attending training programs offered through other agencies in their area. With the full funding of the 2008 budget request, an Annual Training Conference is planned for 2008.

Media Coverage

The Project continues to be the subject of human interest stories on local TV stations, newspapers and a number of radio shows. The use of these mediums allows the Projects services to be heard by tens of thousands of seniors each year. Additional interest in the Project is generated principally through the grand openings of Offices and through the presentations that are made to senior groups.

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 Office volunteers conducted 256 speaking engagements in 2007. Approximately 11,533 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 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 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.

Identity Theft

In addition to offering Identity Theft training, Project staff and Sleuths have assisted the Office of the Attorney General at numerous Shred-A-Thons throughout the state. Attorney General McCullum arranged for a commercial shredder to be made available to shred personal papers of citizens at no cost. Speakers would then address participants as to the importance of protecting personal and financial information. The Shred-A-Thons were normally well attended and generated much interest with the local media.



l McCollum addressing the media, at the St. Petersburg Shred-A-Thon.

Florida Seniors Against Investment Fraud

Seniors vs. Crime was successful in securing a grant through the Investor Protection Trust in 2006 to provide investor protection education to seniors throughout the state. In Year 2 of this grant, 2007, Project staff or Senior Sleuths gave 64 presentations reaching over 3,040 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 (SMP)

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 SMP to a statewide program in 2005. 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 website addresses SMP in all presentations given and distributes SMP literature at all events attended. In addition, SMP brochures are distributed at senior centers, doctor's offices and other locations frequented by senior recipients. Through this program, Seniors vs. Crime was able to provide Medicare/Medicaid Fraud information and a toll free 800 reporting number to over 7,421 seniors throughout the state. In addition there were 341 requests for further assistance from Medicare recipients handled by staff, 41 complaints looked into with two referred for follow-up.

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.

Region 1 is responsible for eleven counties in Southeast Florida. The borders range from Indian River County in the north down to Monroe County and also include the counties surrounding Lake Okeechobee. This presents a unique challenge for the Project in that the demographics and population groupings vary from four of the top cattle producing and rural areas of the state to some of the most densely populated and urban sections of Florida.

The Offices presently operating in Region I are located dependent on population requirements and are in locations which, take into account accessibility and convenience for those who use or might have to avail themselves of the services offered by the Project.

Region I enjoys an excellent working relationship with the municipal police departments and Sheriffs Offices throughout the region. Due to this relationship, the Project has been very successful in co-locating with law enforcement.

The need for expansion of the Project into the southern portion of the Region has been a priority. The most populated area of the state had been served primarily through the Delray Office in Palm Beach County, physically removed from these population centers by many miles. The opening of Offices with the Hollywood and North Miami Beach Police Departments within two months of each this year is helping to meet that need.

Hollywood, a large city in Broward County, was not being afforded comfortable access to services, as the Coral Springs Office was the only Broward County office.

The North Miami Beach Office is the first Office located in Dade County. This Office is a tremendous asset to the whole Region as the volunteer group there offers bi-lingual assistance in Spanish, Creole, French, Yiddish and Hebrew.

Training has been planned for the new Offices sponsored by Monroe County Sheriff's Office on Stock Island and Marathon Keys. In addition, negotiations are ongoing with the Pinecrest Police Department in southern Dade County and the Hallandale Police Department in Broward County.

The challenges for the Project in southeast Florida are still numerous but are being rigorously addressed. The following cases are examples of the type of assistance requested and the results of the Senior Sleuths efforts. The success Region 1 has had

in the past and will continue to have in the future is attributed to the most important component of the Seniors vs. Crime Project, the quality of the volunteers. It is only through their tenacity and diligence that the Project has become a premier resource for recuperating funds and holding to account those who would prey on the citizens of Florida.

Region I Case Synopsis'

Broward County- Real Estate Deposit Recovery

A complainant entered the Coral Springs office and requested assistance in recovering funds placed as a down payment on properties outside the United States. The volunteers began a fact finding case and contacted the real estate firm located in Florida. Through negotiation, the deposit of \$39,500 was returned to the complainant.

Palm Beach County-Unpaid Judgment

Complainants contacted the West Palm Beach office and were seeking help in receiving funds that had been awarded to them. After numerous conversations and telephonic mediations with the offending party, a schedule of payments was set and the complainant has received on time the monthly payments allowing the likely recovery of all monies of the \$4,052 judgment.

Okeechobee County- Identity theft

The Okeechobee Office was requested by an individual to assist him in recovering \$11,000 in credit card debt he did not incur. The volunteers upon contacting the credit card company and establishing some references to a name asked the complainant if he had assisted anyone who might have access to his personal information. Two years prior, he had aided such a person in Indiana. The Indiana municipality in which this theft had taken place was alerted and the person was found. This individual admitted to the wrong doing and made complete restitution to the credit card company. The complainant was deemed not to have any responsibility for the debt.

Region II – Patrick Hanna, Regional Director

Patrick Hanna has been the Regional Director since 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 offices in Polk, Pinellas and Pasco and Manatee Counties. The Polk County office is co-located in a Polk County Sheriff satellite office in Lakeland, Florida. Two offices 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 office is located in New Port Richey at a Pasco County Sheriff's satellite office. The Manatee County office is located at the offices of a home health care facility in Bradenton.

In 2007, Region II initially had four offices, but with the opening of the Manatee office in April 2007, the level was again maintained at five offices. Since its opening, the Manatee office has handled 45 cases and recovered \$3,705.00, and a further \$3,850.00 in realized gain.

During 2007, the Region II office volunteers conducted 58 speaking engagements with a total of 2,881 in attendance. Most of these were in Polk County with 35 engagements and 1,301 in attendance.

In 2008, Region II will be opening an office in Sun city Center (Hillsborough County). Sun City Center is a large retirement community located in south Hillsborough County with a population in excess of 16,000 residents. Region II will continue to pursue further office openings in Sarasota/Charlotte Counties.

Region II Case Synopses

Hairdresser

A 95 year old lady, discovered that her hairdresser had obtained one of her checks and wrote \$700.00 against her account without her approval. This elderly lady was brought to the Lakeland office where she was assisted in filling a complaint with the Lakeland Police Department. Because of her age and lack of any family to support, the Lakeland office continued to follow her case. The hairdresser was arrested and charged with forgery and exploitation of the elderly. She was released on bond, but failed to appear for a hearing. She was subsequently arrested on a warrant and after six weeks was again released. She failed to appear for a deposition and was discovered in another state where she was again arrested. She remains in custody pending a new trial date.

Dental Complaint

A 65 year old male was examined by his dentist and told that he needed extensive and expensive further dental work. After hearing the cost of the procedures, he declined further treatment and paid \$500.00 for the examination and a temporary bridge. In spite of additional pressure from the dentist, he still refused any further procedures. Within a few weeks, he received a non-itemized bill for \$2,507.00. He continued to be billed and was threatened with debt collection. The Lakeland office contacted the chairman of the local dental society, who agreed to examine the patient without charge. He determined that no work had been done that warranted the charges billed to the client. After phone calls and letters to the dentist, the client received a statement indicating that his account was paid in full.

Mortgage Assistance Complaint

A lady's house was in foreclosure and responded to an advertisement promising that under a government program, she was eligible for assistance in stopping the foreclosure. They informed her that under this program, they could bring her loan current, but she needed to give them \$1,200.00. She indicated to them that she did not have \$1,200.00, so they stated they would reduce the price to \$700.00. After she submitted the payment, the company did not perform any services other than advising her to file bankruptcy.

She requested her money back, but they refused. Eventually, they agreed to refund \$300.00. After an intervention by our Bradenton office, she was given an additional \$200.00 refund.

Carpet Company Complaint

An elderly lady in Port Charlotte was solicited by a man who showed up at her door promising to replace her bedroom carpet. She gave him \$200.00 and he promised to return that day. After he did not return, she stopped payment on the check. The carpet company threatened her with civil action, but immediately stopped all collection efforts once the Bradenton office was contacted and intervened.

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 those counties with 946 Senior Sleuth volunteers.

Region 3's programs are Office Operations (was Storefront Operations), Shopping Buddy, and Crime Prevention.

Office Operations

Region III has five Offices. They are located in Seminole with Altamonte Springs Police Department, Seminole with Oviedo Police Department; Putnam with Putnam Sheriff's Office; St. Johns with cooperation from the St. Augustine Chief, the St. Augustine Beach Chief, and the St. Johns Sheriff; Volusia with South Daytona Police Department. The Altamonte Storefront has a satellite office working out of a senior center in Lake Mary, a second satellite working out of Orlando also at a senior center, and a third satellite to work out of a new Council on Aging building in Osceola (thanks to Osceola County Manger David Beach).

Training has been conducted in Duval County for the staffing of two additional offices in the City of Jacksonville. These offices are scheduled to be opened in early 2008 in partnership with the Duval County Sheriff's Office.

The Office volunteers conducted 314 cases, found 94 unworkable, resolved 107 to satisfaction, recovered in 42, returned \$101,033 to Florida seniors, gave value of

\$54,982 to Florida seniors in other than cash, made 30 criminal referrals to law enforcement, was instrumental in 3 arrests, conducted 52 presentations with 1893 seniors attending, and contributed 3,982 volunteer hours.

Shopping Buddy

The Office staff has been trained to assist Florida seniors who require assistance with making financial purchases of over \$500. There were no reported cases of seniors asking for such help.

Crime Prevention

The Office staffs have been trained to make presentations to groups near their Offices on crime prevention topics. The satellite in Seminole located in a senior center gave presentations on ID Theft seminars. The Offices conducted presentations to groups on FSAIF, SMP, and How SVC Can Help You. There were 52 presentations conducted in 2007 with 1,893 persons attending.

Region III Case Synopsis'

Case one

An elderly complainant went to a Chevrolet dealer to purchase a new car. He bought an Aveo because he was told that he would get 27 miles to the gallon. He drove the car for a couple of weeks but was only getting 21 miles to the gallon so he took it back to the dealer. The salesman said "No problem. We can fix that". They took the car to the service department and returned the car to him later that day. He drove the car a couple of weeks more but was now getting 21.7 miles to the gallon. He thought he had been taken so he just let it go.

Two weeks later the complainant received a letter from the dealership advertising, "Come down and upgrade your car". The complainant goes to the dealership and decides to purchase Cobalt. He is advised that they will return the Aveo under the Lemon Law and do new financing for the second car. He now owns two cars. After a couple of weeks with no contact from the dealer, the complainant returns. The salesman advises him not to worry as they were working on it. The complainant asks what will happen if a request for payment on the Aveo is made. After having the salesman say "Just tells them to come and get it", the complainant turned to Seniors vs. Crime. The assigned Sleuth worked with the manager at the dealership and had the original contract was voided. A new contract made for the second vehicle and the first vehicle was used as a trade in.

Case two

A complainant in Osceola advised he had purchased a used vehicle at the local Chevrolet dealer and paid cash. It had been two months and he had not received his

title. The dealer was contacted by the assigned Senior Sleuth who was promised that the manager would call back. No return call received so the Sleuth contacted G.M. headquarters. He was assured that the gentleman would have his title within five days. Three days after this conversation, the complainant received his title.

Case three

An older complainant contacted Seniors vs. Crime regarding a leak in her roof. The roof had been replaced in 2005 after the storms. She had repeatedly called the company but they said there was no problem and because she kept calling, they had a cease and desist order placed on her. The assigned Sleuth contacted the roofing company who sent someone out to check the roof. They found that there was a leak and sent a team of men out to repair the roof. They also replaced the siding on one side of her home. The complainant called to thank us and requested that we ask the roofing company to replace her carpet where the leak had caused some discoloring. Upon further questioning, it was determined that her carpet was 18 years old. After contacting the roofing company once again on her behalf, the company agreed to give her \$200 toward replacing her carpet.

Case four

A salesman sold a vacuum cleaner to an elderly man for \$2297.44. The man's son who Power of Attorney called the company and they never returned his calls. We entered into the case, the contract was canceled and the cleaner was picked up. A payment of \$222.00 was not refunded, but the balance of \$2075.44 was cancelled for a gain of \$2075.44.

Case five

This case involved a woman with dementia whose daughter had Power of Attorney. A high-pressure salesman sold her a walk-in bathroom for \$15,000.00, a \$5,000.00 deposit was charged to her credit card. A registered letter was sent within three days to cancel the sale, but the sales rep continued to pressure her. The result was that the sale was finally canceled and a \$5,000.00 credit was sent to VISA for a gain of \$5,000.00.

Region IV – Barbara Thomas, 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 Florida.

In June of 2007, Region IV Regional Director, David Touch and Deputy Regional Director, Mary Starr retired after five years of service to Seniors vs. Crime. David Touch started with the Project as a local coordinator. He quickly made contacts with

law enforcement in the Villages area resulting in the first Offices in Region IV being opened in Sumter and Marion Counties. His work in the area led to his being hired as the first Regional Director for Region IV. Mary was the first Deputy Regional Director hired by the Project.



Left: Retiring Regional Director David Touch and Executive Director Ravenna, at David's last Staff Meeting.

Barbara Thomas was hired as the new Regional Director after a panel interviewed 18 applicants for the position. Barbara is a retired police detective who also worked as a domestic violence Investigator for the State Attorney's Office, Eighth Judicial Circuit that includes eight of the 15 counties in Region IV.

Her lifetime commitment to person's crimes and many contacts within the region made Barbara a "natural" for the Regional Director position.

Barbara quickly hired retired Chief of Police Steven Renico from Saginaw, Michigan for the Deputy Regional Director position. Steve and his wife retired to the Villages four years ago and fortunately for the Seniors vs. Crime Project, Steve was ready to put aside the golf clubs and get back to work.

In early February, Seniors vs. Crime played a significant role in eliminating unlicensed contractors from operating in The Villages after a disastrous tornado struck the area. Volunteers reviewed licenses and insurance information for perspective contractors and either approved or rejected their efforts to operate in the area repairing storm damage. Approximately 150 vendors were approved and a similar number were rejected. The Sheriff's Offices involved made certain that contractors who were not approved were denied entry to areas damaged. Few complaints arose from the work performed by the approved contractors.

Region IV celebrated the Citrus County Seniors vs. Crime Office in Beverley Hills reaching the \$1,000,000 recovery mark this year. Office Manager, Don Moran and his group of hard working Senior Sleuths celebrated the occasion with a press conference and cake for all. Sheriff Jeffrey J. Dawsy attended and spoke very highly of the Citrus Senior Sleuths and praised them for all the help that have provided the counties senior citizens over the years.

The South Marion County and Sumter county offices of Seniors vs. Crime had a busy year in 2007, particularly the Sumter office. Now open three days each week, the Sumter office logged 373 incoming complaints for the year of which 118 were workable. A total of 69 cases were turned over to the Sumter County Sheriff's Office

,which resulted in two arrests. In addition, the Sumter office recovered over \$149,000 for clients. All of this was accomplished because of the 1,686 hours the Senior Sleuths volunteered to the program. It is likely this office will continue to be the busiest in Region IV due to the ongoing construction in The Villages portion of Sumter County. The area has been inundated with unscrupulous vendors, particularly landscapers and lawn maintenance companies. Build-out in The Villages is not scheduled until 2011 so we anticipate the high volume of cases will persist until then.

The South Marion Office logged a total of 80 complaints during the year, half of which were resolved to the satisfaction of the client or resulted in a partial recovery of funds. Open two days each week, the office logged 1,586 hours of volunteer time and recovered \$ 89,500 for our clients. Seven cases were referred to the Marion County Sheriff's Office and no arrests have been made.

In November, volunteers from both the Marion and Sumter offices worked a "Meet Your Government Day" in The Villages. Volunteers estimated the attendance at over 800 and most of those who attended received crime prevention literature and information about FSAIF and SMP and Seniors vs. Crime. Plans are in the works to make the 2008 effort even better.

In November a new Seniors vs. Crime office opened at the Paddock Mall in Ocala in partnership with Chief Samuel Williams and the Ocala Police Department. As part of the Community Resources Office at the mall Seniors vs. Crime has enjoyed a surprising number of cases coming in despite little publicity for the project as yet.

The Region IV Lake County office was forced to close this year due to mold in the air conditioning system at the mall location. After close evaluation it has been determined that a Seniors vs. Crime office is needed in the southern most area of Lake county. Plans are now underway to re-open an office in Hawthorne at a Lake County Sheriff's Office sub-station near Leesburg. Lake County Sheriff Borders continues to be a strong supporter of the project and is working closely with Barbara and Steve to make this happen in early 2008.

Region IV Case Synopsis

Landscaper Arrest

An investigation by Sumter County detectives and Seniors vs. Crime unit at the Sumter County Sheriff's Annex in The Villages resulted in the arrest of the owner of a local landscaping company. Numerous complaints were made to Seniors vs. Crime regarding the company taking deposits ranging from \$200 to \$7,000 for landscaping work then performing little or no work.

Craftmatic Bed Settlement

An elderly couple asked for our assistance with the return of a Craftmatic bed. The company had promised to take the bed back but had not made any arrangements to do so and had been giving the couple a problem with the refund, insisting on crediting their account. After numerous phone and FAX contacts and several letters, the company relented, picked up the bed and after several more months and several more calls and letters, issued a \$3,600 refund check to the grateful clients.

Golf Cart Vendor

Seniors vs. Crime was contacted by a couple who had recently moved to The Villages and purchased a new golf cart from a local dealer. The cart had serious electrical problems, which the dealer repeatedly refused to fix. Correspondence with the vendor supplying the golf carts to this dealer resulted in the vendor severing relations with the dealer. The supplying vendor also gave the couple a completely new and perfect golf cart.

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.

Region V opened one new office in Pensacola and one new satellite office in Gulf Breeze during 2007. The other 2 offices in Region V, Navarre and Tallahassee continue to increase their case load as the word gets out of their existence. Region V Staff and Senior Sleuths presented 55 senior financial fraud seminars in 2007 through the Florida Seniors Against Investment Fraud program. A total of 2420 seniors attended these presentations where they were made aware of how to investigate a company prior to investing. An additional 62 outreach programs educating seniors on Medicare fraud were also conducted.

Judy Ertl, the long time Office Manager in Navarre, was promoted to the position of Deputy Regional Director for Region V. Judy has been with the Project since it opened Navarre as the first Office in the panhandle. Her hard work and expertise in handling senior complaints makes her a welcome addition to the staff.

Region V anticipates opening a new office in Fort Walton Beach in a joint partnership with the Okaloosa County Sheriff's Office during 2008. This opening will give the region full coverage of the panhandle area.

Region V Director, Joe Stein will continue working with the Florida Office of Financial Regulation in an attempt to receive year 3 funding for the FSAIF program.

Region V Case Synopsis'

Golf Cart Sales

A complaint was received about a business owner who was selling carts for seniors and then not giving them their money; delivering golf carts that were not the carts that were ordered; doing shoddy repair work; switching parts and then trying to convince the buyer that the parts were what they had ordered. Due to the number and type of complaints, the case was referred to law enforcement and the owner was arrested and charged with Crimes Against the Elderly.

Late Pay Check

A complaint was received regarding a gentleman not receiving his last pay check from a company that he did subcontracting work for. The man and his wife had just purchased a house and were in dire need of this money. We were able to locate the contractor who had moved out of state and recovered the pay check for the complainant.

Water Treatment

Several couples came in complaining about a water softener company deceiving them. They were convinced to buy an expensive water softener system and the chemicals to maintain them. After determining that the company was using deceptive practices, we were able to convince the company that they should remove the equipment from the homes and refund the complainants money. This company is now being investigated by the Attorney General's Office in connection with their business practices.