



Bill McCollum Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General



Bill McCollum, Attorney General with Chiefland Police Chief Robert Douglas, Lt. Sean Mullins and Sheriff Johnny Smith, Jr. of the Levy County Sheriff's Office at the Grand Opening of the Levy County Seniors vs. Crime Office

Preventing victimization and providing a way for seniors to contribute to the safety of all Floridians.

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Seniors vs. Crime Project Annual Report 2008

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 2008 through the dedicated efforts of our volunteer Senior Sleuths.

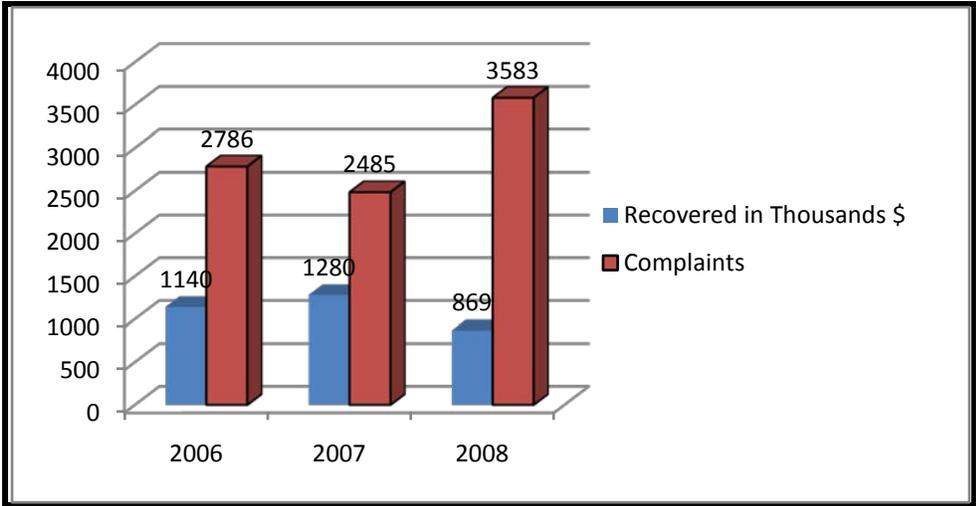
Our mission was executed through several programs. Offices, which try to make seniors whole after they have been cheated in civil matters; Shopping Buddy, which helps seniors make good financial decisions and avoid being cheated; Crime Prevention, which helps seniors recognize the patterns of fraud and 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 2008, 3583 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 2008. Highlights from the year include:

- The number of complaints handled by the Offices increased from 2,485 in 2007 to 3,583 in 2008. yet recoveries decreased from \$1.28 recovered in 2007 vs. \$869,733 in 2008.

Office operations resulted in seniors saving an additional \$446,922 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 82.4 % of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery. Nearly 42% of all seniors served benefited by a recovery of funds.
- Speakers addressed 20,545 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 32,500 man hours of free service to help Florida seniors.
- New Offices were opened in Davenport, Sarasota and St Augustine Beach with new branches in Chiefland and Cross City.

2008 Project Goals – Outcome

Goal 1- Increase Outreach

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

Outcome

Goal was met with additional presenters trained in Identity Theft.

Goal 2- Quality

Establish a quality control program in each Office to measure client satisfaction.

Outcome

A formal program was not established in 2008 and will remain a goal for 2009.

Goal 3- Offices

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

Outcome

New Offices or branch Offices were opened in four (4) counties to ensure better coverage of population in need of services

Goal 4-Funding

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

Outcome

A grant, through the Investor Protection Trust, was received to fund the Florida Seniors Against Investment Fraud program for a third year. A grant through the Area Agency on Aging of Pasco-Pinellas was also received to fund the Senior Medicaid /Medicare Patrol project for 2008/2009.

Goal 5-Increase Marketing

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

Outcome

A formal marketing strategy was not completed in 2008 due to funding restrictions.

Project Goals 2009

Goal 1- Quality

Establish a quality control program in each Office to measure client satisfaction.

Goal 2- Training

Increase the quantity and quality of training for all Office senior Sleuths

Goal 3-Web Newsletter

Develop a web based newsletter to keep Senior Sleuths up to date on Project news from around the state.

Goal 4- Funding

Continue to seek out potential funding sources to supplement funding through the Office of the Attorney General.

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 Program.

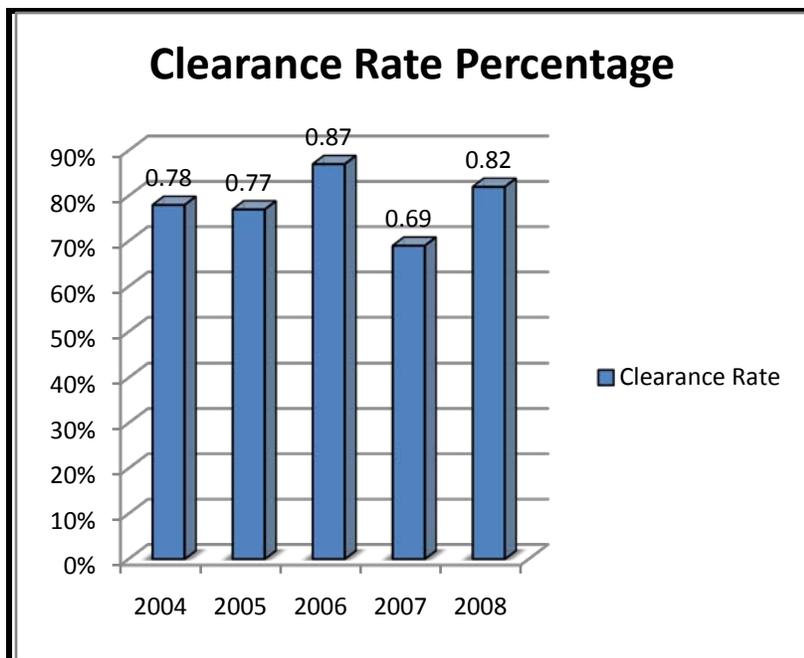
Expansion of the Project's programs are expected to be funded through (1) funding from our major contributor – the Florida Attorney General, (2) partnering agencies providing additional resources, (3) donations, and (4) grants.

Conclusion

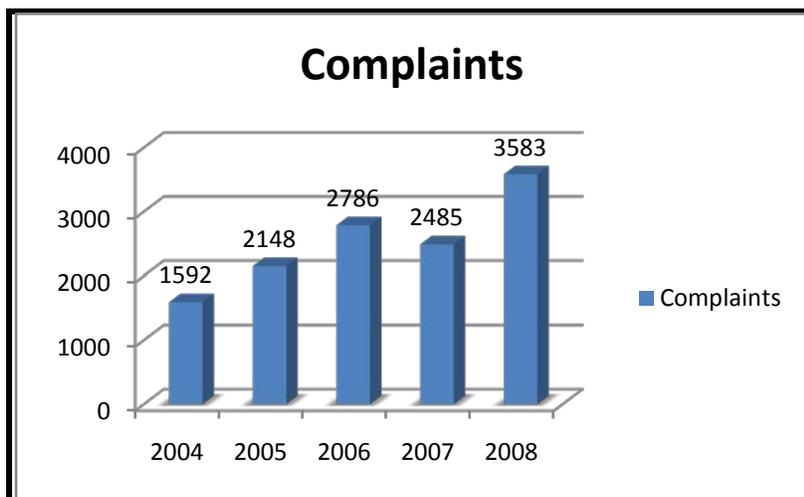
Attorney General Bill McCollum's aggressive pursuit of those individuals and businesses who would take advantage of Florida consumers gives the Project its "teeth" in mediating disputes. Without the Attorney General's strong commitment to consumer protection, the Project would be significantly hampered in resolving consumer related issues.

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 the Attorney General's Office whereby businesses may make a donation to the Project as part of their settlement. Attorney General McCollum's strong support for the Project and dedication to helping consumers ensures that those who fall victim to unethical business practices or scams will have someone to turn to for help.

2008 was yet another successful year for Seniors vs. Crime in serving Florida's senior population. Of the 3583 cases reported to Offices, 2,304 were deemed to be workable. Senior Sleuths were able to "Resolve to Satisfaction" 948 of these cases and "Resolve with Recovery" 950 of those cases. This gave the Seniors vs. Crime Offices a clearance ratio of approximately 82.4% of all "workable" cases reported. This clearance ratio is testament to the quality of services provided by the Project.



Also of note is the fact that 209 cases were determined to be criminal in nature and were referred to law enforcement for follow up. Law enforcement reported that 71 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 1279 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 may have been 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.

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
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 twelve (12) paid positions. Five (5) of these positions are part-time Deputy Regional Directors whose pay is offset through grant funding.

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.



Kathy & Bill Schellhaas at the St. Petersburg Office

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 five (5) 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

Senior Sleuth Conducting an Interview in Lakeland Office

Attorney General’s Office and local law enforcement by reporting on scams, high pressure sales techniques, false or misleading advertisement or 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.

Senior Sleuth membership currently stands at approximately 3,232 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

Joe Roweland, Region 2 Deputy Director and Tom Palmer outside the Bradenton Office, donated by Mr. Palmer.

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.

In 2008 new offices were opened in Sarasota, Davenport, Orlando, Kissimmee and St. Augustine Beach.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$7,416,100 for seniors as the result of 15,442 cases handled by trained Senior Sleuth volunteers. Realized Gain, which has only been tracked for the past four years, has reached \$4,992,028. 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 253 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. Seniors vs. Crime currently provides services to the public through 28 Main Offices and seven (7) Branch Offices.

Office Locations

Region 1- 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.

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 2- 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.

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.

Polk County/Davenport

The Davenport Office was opened in March, 2008 in space donated by the Polk County Sheriff's Office. The Sheriff's Office has donated all office furniture, equipment and telephone lines.

Sarasota County/Sarasota

The Sarasota Office opened in July 2008 in space donated by the Seniors Friendship Center. The Office works in partnership with the Sarasota Scambee Program which assists seniors in avoiding financial scams.

Region 3- Central /Northeast

Seminole County/ Lake Mary

The Lake Mary Branch was opened in June 2005. This branch is located in space donated by the Lake Mary Senior Activity Center. The Lake Mary Senior Activity Center provided office furniture, equipment and telephone service.

St Johns County/ Ponte Vedra

A Ponte Vedra Branch opened in July 2007. It is located in a senior center of the Council on Aging which provided the use of a computer, a meeting room, and a telephone answering system.

St Johns County/ St. Augustine

The St. Augustine Office opened in July, 2007. The office was located in space donated by The Council on Aging within the center of the city. The Office was reassigned as a Branch in 2008 and is now called the St. Johns Outreach Center. The Branch is used on an appointment basis. The Council on Aging provides transportation for complainants who cannot come to the Branch on their own and provides a meeting space for our volunteers.

St Johns County/ St. Augustine Beach

The St. Johns Office opened in May of 2008. The office is located in the St. Augustine Beach Police Department. Chief Richard Hedges offered space in his main station replete with computer, internet hosting, furniture, and accessories. Chief Loran Lueders of the St. Augustine Police Department provided background investigations, a file cabinet, and occasional printing services. St. Johns Sheriff David Shoar has advised that as soon a remodeling is complete, Seniors vs. Crime may occupy office space within his main complex. At that time, the St. Augustine Beach Police Department location may be reassigned as a Branch and the main Office will be moved to the Sheriff's complex.

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 and a computer was donated by Putnam County.

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.

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. In January 2008, Chief Bill Hall, doubled the office space available to SVC in his facility.

Volusia County / Deland Branch

The Deland Branch opened in October 2007. The Branch is located within and is hosted by the Deland Police Department, which provides a small room near the front desk for meeting complainants and administrative support.

Orange County / Orlando

Orange Branch opened in June 2007. It is located in the The Beardall Senior Center in downtown Orlando. The Center provides a meeting room.

Osceola County / Kissimmee

The Osceola Office opened in September 2007. It is located in the Barney Veal Center (senior center) and hosted by the Council Of Aging. The COA provides a meeting room and telephone support.

Region 4- 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.

Levy County/ Chiefland Branch

The Chiefland Branch was opened in October, 2008 in office space donated by the Chiefland Police Department.

Dixie County/ Cross City Branch

The Cross City Branch was opened in December, 2008 in space donated by the Cross City Police Department.

Marion County / Ocala

The 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 5-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 outstanding 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 35 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.



An example of the outstanding relationship between Seniors vs. Crime and the Polk County Sheriff's Office!

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".

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. Two hundred and nine (209) cases initiated by Seniors vs. Crime were referred to law enforcement agencies throughout 2008. 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. These referrals resulted in a minimum of 71 criminal arrests in 2008.

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.

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, which generate interest with local media, 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.

Training



In past years the Project held an annual training only for Office Managers and selected Senior Sleuths due to the associated costs. Beginning at the end of 2008, training is now being done on a regional basis. This allows us to

Region 3 Senior Sleuths receive training from the DBPR

make better use of our limited training resources by providing training to ALL Senior Sleuths in each region based on the regions needs. Each of the five (5) regions benefitted in 2008 by receiving training utilizing trainers from the Department of Business and Professional Regulation. In addition, individual Offices have held local trainings on issues that were of importance to their specific needs.

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 356 speaking engagements in 2008.

Approximately 20,534 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.

Florida Seniors Against Investment Fraud (FSAIF)

Seniors vs. Crime began providing investor protection education to seniors throughout the state in 2006 utilizing a grant through the Investor Protection Trust. The success of our initial program allowed us to receive continuation grant awards in 2007 and 2008. Over 8,351 seniors have attended the 175 presentations made by

Seniors vs. Crime staff since the inception of the FSAIF program. 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. The Office of Financial regulation has established and maintained a toll free number to assist potential investors.



Each attendee is provided a canvas bag, refrigerator magnet and a booklet on investment advice. All of the handout materials prominently display the toll free number, reinforcing the message to call FSAIF before you invest.

Senior Medicaid/ Medicare Patrol Program (SMP)

The Senior Medicaid/Medicare Patrol Program is a project of the Area Agency on Aging of Pasco-Pinellas. 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 SMP on our website, in all Seniors vs. Crime presentations 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 16,350 seniors throughout the state in 2008.

Regional Reports

Region 1 – Wayne J. Picone, Regional Director

Region 1 is responsible for serving Southeast Florida. Eleven counties are included in this area of service: Indian River, St Lucie, Okeechobee, Hendry, Glades, Highlands, Martin, Palm Beach, Broward, Miami Dade and Monroe.

The counties contain a diverse population and present challenges to the Project in the nature of services requested and types of complaints received. This requires a communication network between the offices in the Region in order to tap the resources of individual volunteers as well as educate and inform all involved in the Seniors vs. Crime Project of new and innovative schemes which affect the elderly population. The vendor data-base and the volunteer skills data-base make this a much less time consuming endeavor.

Many complaints throughout the Region have not been of the same nature as when hurricanes and the contractor problems were the more prevalent. For the most part, the offices around the Region have been involved with circumstances surrounding such things as direct payments from checking accounts, reverse mortgage schemes, credit card charge removals and automobile leases. This is important to note because of the direct effects on recoveries and resolution figures. These types of cases require much more time and effort. Often the people involved are difficult to locate and are out of state, making the fact finding necessary to resolve the problem a long term process.

The volunteers, office managers, and the Deputy Director have adapted well to these changing times. Their commitment and resolve has not wavered and they have been undaunted in their working toward satisfactory resolutions.

Region 1 Case Synopses

Broward County- Hollywood

An elderly woman contacted the office requesting assistance in recovering what she felt was an unfair charge on her auto lease. She had been charged for the key to her automobile and was told it was necessary because it had to be programmed. The dealership was contacted and on several occasions claimed all was in order and nothing could be done. Other dealerships were contacted who sold the same brand auto. They did not charge for the operator key. The manufacturer's customer service department in California was contacted. They informed the Project that the complaint had to be resolved through the dealership. It was explained to them that the complainant was not expressing her dissatisfaction with the dealership but the brand auto. A check for the key was received by the complainant from the dealership a short time later.

Okeechobee County- Okeechobee

A complaint was registered in the office concerning a warranty problem with an air conditioning unit purchased with the home. The company which serviced the unit was called. There was a problem as to date of services requested and the warranty being out of date. The complainants were adamant about not receiving what they considered proper service. Mediation was proposed by the office and all parties agreed to this. The volunteer in charge of the case is a trained mediator. After the session both the repair company and the complainants were satisfied and had a much greater understanding of each others position. This was resolved to the satisfaction of all involved.

Palm Beach County- Delray

The office was asked to review a charge from an auto dealership concerning service on an elderly couple's automobile. The couple brought the auto in for general maintenance and when they retrieved their vehicle they found they were charged \$500.00 for new tires. At no time did they request the tires or were they contacted and told the item was necessary. Several telephone calls were placed to the dealership and after the Delray Office intervention no charge was submitted on their credit card

Region 2 – Patrick Hanna, Regional Director

Patrick Hanna has been the Regional Director since January 2006.

Region 2 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

Region 2 has offices in Polk, Pasco, Pinellas, Hillsborough, Manatee, and Sarasota Counties. In Polk County there are two offices. Both offices are co-located in Polk County Sheriff satellite offices, one in Lakeland, Florida and the other in Davenport, Florida. The Davenport office was opened in March 2008. The Sarasota office was opened in July 2008 and is located in the Senior Friendship Center in Sarasota, FL. In 2008, the Tarpon Springs office was closed, leaving one office in Pinellas, located in the Sunshine senior Center in St. Petersburg. 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. The Hillsborough County office is located in an office owned by an insurance company in Sun City Center, FL.

In 2008, Region 2 initially had five offices, but with the opening of the Davenport, Sarasota and Sun City Center offices, and the closing of the Tarpon Springs office, Seniors vs. Crime now maintains seven offices in Region 2. Since its opening the Davenport office has handled 22 cases and recovered \$10,832. The Sarasota office has handled 65 cases and recovered \$2,100.00. The Sun City office has handled 146 cases with a recovery of \$135, 291, and a further \$8,528.00 in realized gain. During 2008, the Region 2 office volunteers conducted 73 speaking engagements with a total of 2,915 in attendance.

In June 2008, a coalition of senior advocates, attorneys, law enforcement and other concerned citizens in Sarasota County created an organization called ScamBee, whose purpose is to educate the community on preventive measures that safeguard them against fraudulent activity. This organization is housed in the Sarasota County Senior Friendship Center and receives assistance from AARP, the Manasota Legal Aid Society, the Sarasota County Sheriff's Office, the Florida Office of Financial Regulation and the Sarasota Bar Association's Young Lawyers Division. The Seniors vs. Crime office in Sarasota was invited to join this coalition and was donated office space in the Senior Friendship Center.

Region 2 will pursue further office openings during 2009 in the southern counties with emphasis on Charlotte and Lee counties.

Region 2 Case Synopses

Misuse of a Power of Attorney

A complaint was submitted to Seniors vs. Crime, in which a female complainant indicated that her aunt, who obtained her mother's Power of Attorney, removed more than \$600,000.00 from her mother's accounts, made gifts to herself and purchased several items for her and her husband, including an annuity in her husband's name. All this was done despite the fact that medical records indicated her mother was not mentally competent.

The complainant was unsuccessful in getting the prosecutors to address the complaint as a criminal matter. After the intervention of Seniors vs. Crime, the case was eventually accepted for criminal prosecution by the State Attorney's Office.

Automobile Warranty Complaint

An elderly woman received a notification from an automobile warranty service company's "recall notification center" on her Cadillac. The front of the envelope stated "fuel system tank assembly and air bags not working properly," which was printed to appear hand written. When she contacted them they talked her into purchasing a five year extended warranty, despite the fact that she already had a General Motors extended warranty. A down payment of \$175.00 was charged to her credit card. The total amount of the contract was \$2,963.00. The Seniors vs. Crime office contacted a well known dealership to determine if the recall claim was valid. It was discovered that the only recall was for a rear door lock, which had already been repaired on her car. It was also discovered that the "recall notification center" was under a current investigation by the Florida Department of Insurance. After Seniors vs. Crime contacted the warranty service company with the information, they agreed to nullify the contract and make a refund.

Internet Scam

An elderly gentleman and his wife complained that they had received a phone call from a person indicating that they could end all their money problems and the wife could quit her job as a waitress, if they purchased his manuals and instructions on how to become wealthy through the internet. They explained that they did not have a computer and in fact did not know how to use a computer. He convinced the couple that that should not be a deterrent as they could use the computers at the public library.

After receiving the material, the couple realized that they could not understand the material and realized also that they had been the victims of a high pressure salesman. They immediately contacted the company and returned the material.

Shortly thereafter they noticed that their credit card had been charged \$7,000.00 as a balance transfer. The couple could not get the credit card company to reverse the charges as they claimed they could not do this because it was a balance transfer. After Seniors vs. Crime contacted the credit card company and the billing company and indicated that the manner in which the couple were charged was improper. The credit card company stated they will no longer do business with the billing company, and the billing company refunded the full amount of the purchase, including the transfer fees.

Region 3 - David Blacklock, Regional Director

Region 3 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 1,139 Senior Sleuth volunteers which are the total of Eyes and Ears Sleuths and more active Office Sleuths.

Region 3's programs are Office Operations, Shopping Buddy, and Crime Prevention.

The Office volunteers conducted 494 cases, found 128 unworkable, resolved 131 to satisfaction, recovered in 80, returned \$78,044 to Florida seniors, gave value of \$116,085 to Florida seniors in other than cash, made 54 criminal referrals to law enforcement, was instrumental in 1 arrest, conducted 80 presentations with more than 4,000 seniors attending, and contributed 5,657 volunteer hours.

Select Office volunteers have been trained to assist Florida seniors who require assistance with making financial purchases of over \$500. One elderly female used the program in Osceola County for the purchase of a car from a dealership. Our volunteer drove with her and helped her make an informed decision. There were no other instances of the program being utilized in Region 3.

Select Office volunteers have also been trained to make presentations to groups near their Offices on crime prevention topics. Twenty eight (28) presentations were made to groups on Medicare/Medicaid fraud and abuse. Twenty seven (27) presentations were made to groups on financial fraud with 1,949 attending. A few presentations on ID theft were made in Seminole County only.

Region 3 Case Synopses

Improper Sale

The complainant, a heavy set man, was in the hospital and needed a walk-in tub installed at his home. The tub salesman met with the man and received a \$1000.00 deposit. Upon returning home, the complainant found that he was too large to fit in the tub that had been installed.

The company refused to refund the money. A Senior Sleuth talked to an attorney for the company and the complainant received a refund of his \$1,000.00.

Purchase of Dentures

A lady went to a dental company for dentures and an impression was made. She did not receive the dentures but, her HMO was billed and paid, a fact unknown to her. She went elsewhere and got her dentures made. The HMO would not pay for the second set and rightly so. A Senior Sleuth called the HMO legal department and found the first dental company repaid the HMO in the amount of \$1330.00. The HMO then paid for the dentures.

Moving Company Overcharge

A man was moving and he and the moving person agreed on a list of what was to be moved and for what price. When the van went to get the furniture, the man's daughter had them take more than was agreed upon, so the bill was increased. The complainant felt that he was overcharged for the move and got no satisfaction from the moving company. A Senior Sleuth called the moving company. The moving company checked into the complaint and discovered that he had indeed been overcharged and refunded him \$1200.00.

Used Car Purchase

A complainant's 17 year old son purchased a 1991 Toyota Celica without any kind of paperwork. No bill of Sales or Title was given to him. The son gave us the name of Mr. P as the person who sold him the car but gave us an address that does not exist, and had no telephone number. Mr. P claimed that he lost the title. A Senior Sleuth was able to find the last registered title owner and her address. After a letter & numerous phone calls, we received a phone call from the young woman who originally owned the car. After many attempts we were able to get the two parties together and the title was properly transferred to the new owner of the vehicle.

Car Insurance

The complainant purchased a vehicle and paid an additional \$595.00 for insurance to the auto sales company. Shortly after purchasing the car, he was involved in an accident in which his car was rear ended and the car was totaled. He filed a claim with the insurance company and was denied. He made several inquiries with the auto company and each time they advised it was not their problem but the insurance company's. A Senior Sleuth sent a letter to the insurance carrier advising that they were liable for the loss based on agency law. The product was purchased from an authorized agent. A letter was also sent to the auto sales company as they accepted the money for the insurance as agent for the principal. We were able to determine that the insurance company agent sent the money in too late to the carrier. The complainant was notified approximately one week later that the check was being sent to him for his damages.

Roofing

The complainant contracted with a roofing company for a new roof. The total cost was \$17,250.00. He paid \$5175 as a deposit by Discover Credit Card as per agreement. Once the roof was completed, he was requested to pay in full the balance of \$12,240.00 plus \$165 for repairs not anticipated. The complainant asked for a lien release, which he received, and for a lien release from the supplier company. The supervisor on the job agreed to accept 90 % and a lien release from supplier company would be delivered to him the next day. He never showed up.

In checking the roof, the complainant found some tasks that were not performed and a couple of workmanship discrepancies. He called the company and was told they would get back to him. A few days later he received an e-mail from the supervisor stating that he would be out that day. He never showed up, or contacted him again. Two months later he received a notice of lien for \$7,585.99 from the supplier company. They claimed that roofing company had never paid them for the materials they had supplied. When he contacted roofing company, they said they didn't pay the bill because he had not paid them the entire amount for the roof. The complainant advised he would pay the balance once the lien was satisfied. He also offered to go to their office to discuss or go with them to pay off the lien, but they refused. They never showed up to fix the problems or to pay off the lien. A Senior Sleuth called the office of roofing company and the issue was resolved. The complainant received notice that the lien had been removed.

Region 4 –Barbara Thomas, Regional Director

Region 4 covers north central Florida and includes the 15 counties of Alachua, Baker, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Sumter, Suwannee and Union. Current offices are located, primarily, in the southern portion of the region where most of the population base exists. Complaints from northern counties are handled through existing offices.

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 for further investigation by law enforcement.

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. We were honored to have Attorney General McCollum attend the grand opening and express his support for the Project.

The Region 4 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 Seniors vs. Crime to make this happen in early 2008.

Region 4 Case Synopses

Landscaping Scams

People from three separate landscaping companies wanted in connection with alleged scams perpetrated upon homeowners in Sumter County were arrested. More than 50 complaints have been filed against the company, involving an estimated \$26,000 worth of work that allegedly was left undone. The defendants face felony organized fraud and grand theft charges for taking money from Villages residents without doing any work. These cases were all initiated through Seniors vs. Crime.

Landscaping –Part 2

A local landscaper accused of organized fraud entered a plea agreement that will require him to pay \$51,083 in restitution to his victims, including some residents of The Villages. He also received 15 years probation but may ask for the remainder of his probation to be suspended if he repays the money before the 15 years of his probation are complete. The landscaper must pay \$500 per month until all the victims are repaid. Twelve of these cases were brought to the attention of law enforcement by our Marion South Senior Sleuths.

Improper Annuity Sale

An Insurance/Annuity Sales Person managed to sell an 86 year old client a five year \$35,000 annuity. Working with the SOS Task Force of the Florida

Department of Financial Services, Senior Sleuths from the Marion South office were able to get the client a complete refund of \$36,050, their investment plus interest.

Contractor Failed to Perform

The Sumter County Sheriff's Office arrested the owner of a local concrete company for taking deposits on jobs that were never started. Between May and October the company owner took \$4,265 worth of deposits to paint and coat driveways, then failed to perform any work. Eight complaints filed with Seniors vs. Crime prompted the investigation resulting in the arrest.

Annuity Settlement

An elderly man responded to an advertisement regarding higher rates of interest for a CD investment. He met with a sales person and bought what he thought was a \$20,000. CD. When he returned home and began looking closely at the paperwork he realized he had actually purchased a \$20,000 annuity, a very poor investment choice for someone in their late sixties. A Senior Sleuth, knowledgeable in insurance, made several phone calls and in a matter of weeks the entire \$20,000 was returned to a very grateful senior.

Region 5 - Joseph Stein, Regional Director

Region 5 continued to grow in 2008. Although no new offices were opened, the Tallahassee, Pensacola, and Navarre Offices experienced an increase of cases and cases solved with a recovery. The Pensacola Office moved into the main Sheriff's Building during the year but is expected to move again to a new office in the 4th precinct in early 2009. Region 5 was successful in receiving third year funding from the Investment Protection Trust for the Florida Seniors Against Investment Fraud (FSAIF) program in the amount of \$41,000.

Regional goals for 2009 include hosting a regional training day for all Office Sleuths, opening a satellite office to serve the upper north end of Santa Rosa and Okaloosa Counties and continue talks with the Bay County Sheriff in hopes of opening an office there. Region 5 hopes to continue its leadership role in hosting FSAIF events now that several good presenters are on board. Region 5 will also seek forth year funding for the FSAIF program.

Region 5 Case Synopses

Roofing Repairs

A woman contracted with a roofing company from Alabama to repair her roof. The company quoted \$4680 for the work and the woman paid the entire cost up front. The company did incomplete work and as a result the interior of the home was damaged. Senior Sleuths worked in cooperation with the DBPR to get the company to come back and repair the home to the woman's satisfaction.

Concrete Company

A 76 yr old widow contracted with a company to install a concrete driveway. The company gave her a quote of \$8,000 for the job. She paid \$3500 down with the balance due upon completion. The contract said work would be completed in 60 days weather permitting. The contractor began work but did not complete it within the 60 days agreed upon. Whenever the complainant asked what was holding him up she was met by excuses. When she could not get satisfaction, she came to us with the complaint. After several calls from a Senior Sleuth the contractor came out and finished the job. It was also discovered by our office that the contractor had prior convictions for similar incidents involving senior citizens and was on probation. After getting the contractor to finish the work the case was referred to law enforcement for further action.

Senior Sleuth Rewards

The following are but a few of the many “Thank You” letters that are received by the Offices throughout the year. These are the real rewards for the dedicated Seniors Sleuth volunteers who offer their time and expertise to help others.

Central Florida Chapter
Florida Alliance for Retired Americans
5641 Magnolia Bloom Terrace
Oviedo, Florida 32765
May 24, 2008

Mr. Jim Gudinas
Seniors vs. Crime
451 E. Altamonte Drive #1265
Altamonte Springs, Florida 32701

Dear Mr. Gudinas:

Thank you does not seem adequate to express our appreciation to you for sharing information with the members of the Central Florida Chapter of the Florida Alliance for Retired Americans on crime prevention. We believe that we are better equipped now to avoid and protect ourselves against certain crimes. Your presentation was very valuable to us, and we look forward to scheduling another session with you. Please also inform Mrs. Jernigan that we are grateful to her for accepting the invitation to speak at our meeting. Again, many thanks and have a great summer.

Sincerely yours,
Donesa L. Jackson
President

April 14, 2008
Seniors vs. Crime Project
To Whom It May Concern;

I am writing this letter to express my thanks and appreciation to Mr. Bill Stanley of the Seniors vs. Crime Project for helping me obtain a satisfactory resolution of my complaint against a major car company. I am fully convinced that without the intervention of Seniors vs. Crime, I would not have been able to solve the problem on my own. This service has been invaluable to me and I am truly grateful for his assistance.

Again, thank you Mr. Bill Stanley and the Seniors vs. Crime Project for all that you have done for me.

Yours truly,

September 12, 2008

Seniors Versus Crime
2400 South Ridgewood Ave. # 15
South Daytona, FL. 32119

Hi Sandy and Jane:

I would like to thank you and all of the people in your department for your help in assisting me in my quest to get what was promised to me in writing, when I purchased my new Tacoma Truck from Deland Toyota in Deland, Florida.

It was negotiated as part of my contract to provide the Maintenance Manuals for my new truck, after I paid for the truck they refused to provide the full Maintenance Manuals and only gave me one of the five books.

Their advertising on T.V. and Dealer phones said (save a Grand in Deland) I inquired about that and was told that the Advertising was only to lure customers to the dealership and had no monetary value. I told them that was false Advertising but they did not agree.

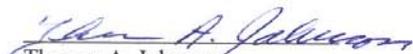
I filed claims with the State Consumer Advocate, they did nothing, State Motor Vehicle Department they did nothing, State Attorney General's Office, they could not help because they did not have a certain number of complaints. The Attorney General's Office sent me to your Department.

After I explained the problem to you, you were able to help me resolve this complaint.

I did finally received all my Maintenance Manuals (5) and \$ 250.00 dollars , not the one thousand dollars the dealer advertised, but I am satisfied.

Thanks again for all your help, I remain,

Sincerely Yours,


Thomas A. Johnson
5501 King James Ave.
Leesburg, FL. 34748
353-360-0887

Dear Dandie Ternigan - Seniors

Hi: Thank you so much for your coming to our Women's Fellowship. Many of our regulars have health issues & some so do their spouses; I had hoped for a bigger crowd, and as I mentioned to Karen in her Thank you note, Many are widows & far away from family members who are married & have their immediate families. It's hard to know where to turn! Karen gave us many protective tips and advice on how to be attentive to our surroundings, you extended information on how seniors could get help for many problems. Your booklet is priceless. I've had very positive feedback on your talks & requests for the booklet. It was a pleasure to meet you and thank you so much for your time & effort.

Sincerely & God Bless,
Betty Williams