



*Bill McCollum Attorney General*

## **Seniors vs Crime**

*A Special Project of the Florida Attorney General*

# 2009 Annual Progress Report to the Office of the Attorney General



*Ribbon Cutting at the Grand Opening of the Sarasota 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 2009

*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 2009 through the dedicated efforts of our volunteer Senior Sleuths.

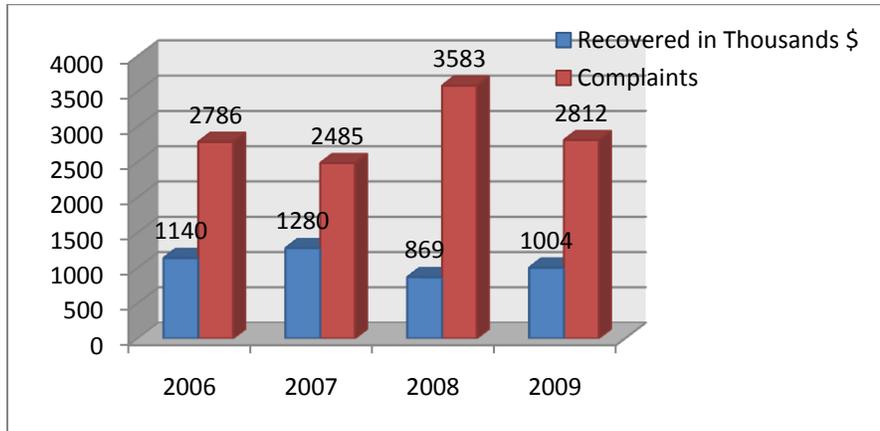
Our mission was executed through several programs. Offices, which try to make seniors whole after they have been cheated in civil matters; Shopping Buddy, which helps seniors make good financial decisions and avoid being cheated; Crime Prevention, which helps seniors recognize the patterns of fraud and 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 2009, 3,845 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 2009. Highlights from the year include:

- The number of complaints handled by the Offices decreased from 3,583 in 2008 to 2,812 in 2009, yet recoveries increased from \$869,733 recovered in 2008 to \$1,004,032 in 2009.

Office operations resulted in seniors saving an additional \$728,828 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 approximately 66 % of all cases deemed to be “workable” by either resolving the case to the senior’s satisfaction or by a recovery. Nearly 45% of all workable complaints resulted in a recovery of funds for seniors.
- Speakers addressed 13,367 seniors in person to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training or present FSAIF/SMP training through 289 speaking engagements.
- Senior Sleuths volunteers provided over 38,862 man hours of free service to help Florida seniors.
- New Offices were opened in Tequesta, Jacksonville, Crescent City, and Englewood.

## 2009 Project Goals – Outcome

### Goal 1- Quality

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

**Outcome-** This goal was not met. In lieu of making piecemeal changes to our data collection, the Project has embarked on a system wide case management system that will be able to produce many different reports and allow us to extract meaningful data in a variety of ways. The addition of Senior Sleuths over the past year with computer expertise is allowing us to upgrade our computer abilities at no cost.

## **Goal 2- Training**

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

### **Outcome**

The Project had previously held an Annual Training. Due to the size of the group it was necessary to limit attendance to Office Managers and a selected Senior Sleuth from each office. In 2009 the Project held regional trainings in each of the five (5) regions. This format allowed all Senior Sleuths in the region to attend and also allowed that the training be tailored to the needs of the region. Due to its success in 2009, regional training will be the norm to get quality training to all working Senior Sleuths in the future.

## **Goal 3-Web Newsletter**

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

### **Outcome**

This goal was not accomplished. Instead of a newsletter, all senior Sleuths will be updated monthly through the web site.

## **Goal 4- Funding**

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

### **Outcome**

The Project continues to rely upon OAG settlements for funding. The Project was successful in receiving a continuation grant through the Pasco/Pinellas Area Agency on Aging to continue the SMP Program. Funding for FSAIF through the IPT was lost in 2009 but a partnership with FINRA, at no cost to the Project will begin in 2010.

## **2010 Project Goals**

### **Goal 1-Written Directives**

Update the Project's written directives (Case Instruction Guidelines, Project Written Directives, Office Manual and perhaps newly written directives) so that actual good practice conforms to the Project's standing orders.

## **Goal 2-Productivity**

Update the Project's management information system to include quality control of Office practices, improved data warehousing, simplified data collection, more flexible reporting and identification of mission critical data elements - using its own volunteers as its brain and tech power to accomplish the goal.

## **Goal 3-Communications with Volunteers**

Implement a web based quarterly newsletter in March 2010, to inform our sleuths of Project news from around the state as a supplement to the regional news they already receive from the five Regional Directors.

## **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.

Further expansion of the Project's programs will be dependent upon; (1) funding from our major contributor – the Florida Attorney General, (2) partnering agencies providing additional resources, (3) donations, and (4) grants.

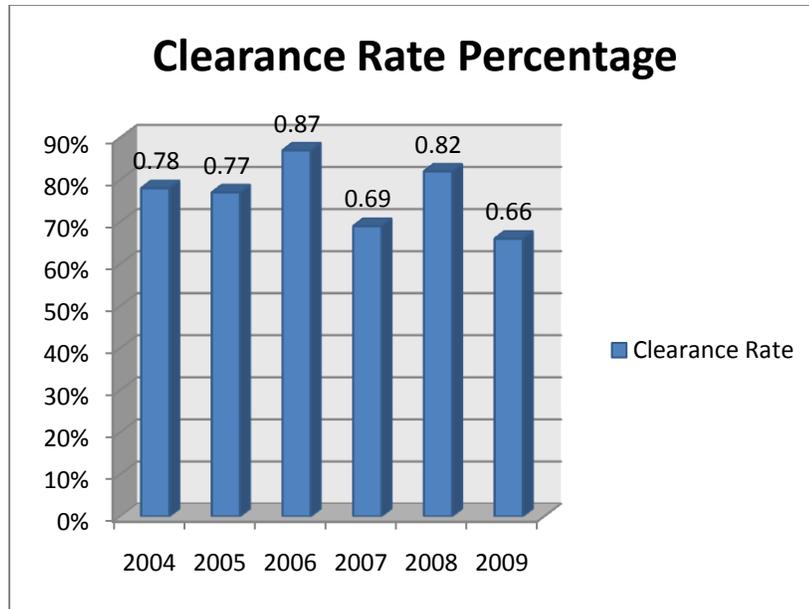
## **Conclusion**

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.

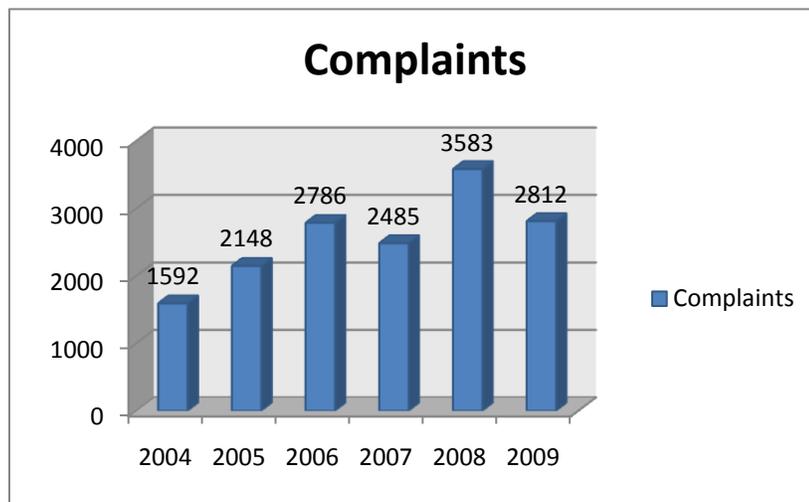
This same aggressiveness ensures that the Project remains funded with no taxpayer assistance. The Project is unique in that funding is provided through civil settlements reached by the Attorney General's Office whereby businesses may make a donation to the Project as part of their settlement. Attorney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

2009 was yet another successful year for Seniors vs. Crime in serving Florida's senior population. Of the 2,812 cases reported to Offices, 1,929 were deemed to be

workable. Senior Sleuths were able to “Resolve to Satisfaction” 741 of these cases and “Resolve with Recovery” 531 of those cases. This gave the Seniors vs. Crime Offices a clearance ratio of approximately 66% 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 234 cases were determined to be criminal in nature and were referred to law enforcement for follow up. Law enforcement reported that 32 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 883 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.

An additional 1,033 people were assisted by Senior Sleuths with issue that did not rise to the level of a complaint such as help with billing, locating contractors, reviewing contracts for work to be performed, etc.

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.

#### 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

*Smiling Faces in Jacksonville Highlands Office.!*



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 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 3,560 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. Senior Sleuth volunteers work in an Office 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.

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

In 2009, new offices were opened in Tequesta, Jacksonville, Sun City Center, Englewood and Crescent City.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$8,473,169 for seniors as the result of 18,254 cases handled by trained Senior Sleuth

volunteers. Realized Gain, which has only been tracked for the past four years, has reached \$5,682,853. 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 285 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 available. All complaints from these areas are referred to other Offices for investigation. Seniors vs. Crime currently provides services to the public through 34 Main Offices and 10 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.

#### ***Palm Beach County / Tequesta Village***

The Tequesta Village office opened in August 2009. This office is located in space donated by the Tequesta Village Police Department. The police department 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/Haines City***

The Haines City Office was opened in March, 2008 in space donated by the Haines City Police Department. The police department has donated all office furniture, equipment and telephone lines.

### ***Hillsborough County/ Sun City***

The Hillsborough County office was opened in March 2008. Originally, Susie Guthrie of Infinity Financial Group donated us an office space. Later, we were offered another office in the same building, 137 South Pebble Beach Blvd., donated by Sun City Center Office Plaza, Inc., which also provides us with office furniture.

### ***Sarasota County/ Englewood***

The Englewood office was opened in May 2009, and is located in the Sarasota County Community Policing Station. The Sarasota County Sheriff's Office provides us with computers and furniture.

### *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**

#### *Duval County / Jax Highland*

Jax Highland Office opened in March 2009. It is located in the Jacksonville Sheriff's Office Zone 6 Substation on the north side of the county in a strip mall location (Highland Square Shopping Center). The substation provides a large meeting room which is used by the SVC staff two days a week. The room is well supplied with two desks, filing cabinet, two phones, two computers, printers and office supplies– all provided by the Jacksonville Sheriff's Office.

#### *Duval County / Jax Regency*

Jax Regency Office opened in April 2009. It is located in the Jacksonville Sheriff's Office Zone 2 Substation on the east side of the county in a mall location (Regency Square Mall). The substation provides a large meeting room for occasional use and a small area sufficient for desk, filing cabinet, three chairs, phone, office supplies and computer – all provided by the Jacksonville Sheriff's Office.

#### *Orange County / Orlando*

Orange Branch opened in June 2007. It is located in The Beardall Senior Center in downtown Orlando. The Center provides a meeting room for occasional use. The Branch serves clients by appointment only. In 2009 Orlando City Commissioner Tony Ortiz offered SVC an office location within a complex he is having remodeled to house his personal district office, an Orlando Police Department substation, and a Seniors Vs. Crime Office. In the planning stages since April of 2009, the complex is due to open in April of 2010. When open, the SVC office will be named the Orlando Office and shall take cases for the Orange county service population. When the Office opens, the Branch at Beardall will probably close.

#### *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 on Aging. The COA provides a meeting room and telephone support. SVC provides the manager a laptop for internet connectivity.

*Putnam County/ Crescent City*

The Crescent City Office opened in October 2009. The office is located in space provided by the Crescent City Police Department. The department provided a small room and some furniture. The department intends to provide a computer connection for the manager's laptop.

*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 office furniture and equipment. Telephone service was provided through the Putnam County Sheriff's Office and a computer was donated by Putnam County. In 2009, the Palatka Office was demoted to a Branch as another location in Crescent City was established as the Office to serve Putnam County. As a Branch, the Palatka Branch provides intake by appointment only.

*Seminole County / Altamonte Springs*

The Altamonte Springs Office opened in July 2004. This office is located in space provided by the Altamonte Springs Police Department. The Altamonte Springs Police Department provides office furniture, office supplies, computer and telephone service. SVC provided the manager with a laptop for presentations.

*Seminole County/ Lake Mary*

The Lake Mary Branch was opened in June 2005. The branch is located in space provided by the Lake Mary Senior Activity Center. The Lake Mary Senior Activity Center provided office furniture, equipment and telephone service. The Branch provides intake for cases and conducts presentations on senior topics, primarily ID Theft.

*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. The COA provided the use of a computer, a meeting room, and a telephone answering system. The Branch provides intake for cases and conducts presentations on senior topics.

*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 within the center of the city. The Office was reassigned as a

Branch in 2008. Council on Aging provides transportation for complainants who cannot come to the Branch on their own and provides a meeting space for our volunteers. The Branch provides intake for cases by appointment only.

*St Johns County/ St. Augustine Beach*

The PD St. Johns Office opened in May of 2008. The office is located in the St. Augustine Beach Police Department provides computer, internet hosting, furniture, phone support, office supplies. St. Augustine Police Department provided a file cabinet. The St. Johns Sheriff has advised that as soon remodeling is complete at the Sheriff's complex, Seniors vs. Crime may occupy vacated office space within his facility. 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.

*Volusia County / Deland Branch*

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

*Volusia County / South Daytona*

The South Daytona Office opened in November 2004. This office is located in space provided by the South Daytona Police Department. The South Daytona Police Department donated office furniture, office equipment, internet service and telephone service. SVC provided its own computer and phones. In January 2008, the PD doubled the office space available to SVC.

***Region 4-Northwest/ 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 Dixie County Sheriff's Office.

*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 44 locations currently in operation. The vast majority of costs associated with operating the Offices are offset by participating law enforcement



organizations, senior centers, 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 cannot 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 thirty four (234) cases initiated by Seniors vs. Crime were referred to law enforcement agencies throughout 2009. 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 32 criminal arrests in 2009.

## 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 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 2009 by receiving training utilizing trainers from the Department of Business and Professional Regulation and Stetson Law College. 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 282 speaking engagements in 2009. Approximately 13,367 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 Attorney General's booklet "Smart Consumers" was passed out to many attendees.

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. As part of our database upgrade, Seniors vs. Crime will be able to track referrals from Citizen Services and report on their outcomes.

## 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.

A funding request was made to the Investor Protection Trust for continuation funding for 2009/2010. The request for funding was a topic of discussion throughout most of the year. In December 2009 it was decided that we would be severing ties to the Investor Protection Trust.

Seniors vs. Crime will now be partnering with the Financial Industry Regulatory Authority, FINRA. FINRA has an outstanding investor education program that will be an upgrade for the FSAIF program. Rather than enter into a grant program, FINRA will supply FSAIF with all educational materials and provide funding needed for mileage and other associated costs. The new FINRA curriculum will be presented in FSAIF programs beginning in 2010.

#### 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 4,611 seniors throughout the state in 2008.

## Regional Reports

Region 1- Wayne J. Picone, Regional Director

Region 1 is charged with servicing Southeast Florida. This encompasses eleven counties: Indian River, St. Lucie, Okeechobee, Hendry, Highlands, Glades, Martin, Palm Beach, Broward, Miami Dade, and Monroe.

This was a year of great recognition in the Region for the Project and the necessary work we perform. Since its inception it has been the burden of the Project to promote itself and solicit partnerships or sponsorships with law enforcement agencies or others, such as senior centers. This “selling” of the concept of our mission is time consuming and costly. In 2009 it appears all previous efforts in the Region to expand are supplying big returns.

We were contacted by three law enforcement agencies and a senior center requesting we open offices in their jurisdiction and area of service. In fact we were able to open one of those offices with the sponsorship of the Tequesta Police Department. Broward County Sheriff’s Office has agreed to open an office in Cooper City and would like to seek out a second suitable location in the county. A senior center in Pembroke Pines requested we visit them and discuss opening an office there. The network throughout South Florida concerning senior services has served us well. Many of our present partners have praised our success and touted how beneficial sponsorships for the senior population are in their areas. Positive feedback from individuals who have used our services and the relating of benefits to the sponsoring agencies through firsthand knowledge appears to be a powerful “sales” tool for the Project

Recognition of the dedication and success of our volunteers showed that in 2009 the Seniors vs. Crime Sleuths made a difference in the fight against senior victimization. Mr. Fred Grone, manager of the Indian River County Office, was honored by both Gov. Crist and Sheriff Loar, for his work in the Seniors vs. Crime Project. Mr. Al Molinari was honored as the “Volunteer of the year” in Martin County by Sheriff Crowder for his contribution in that Seniors vs. Crime Office. Perhaps the most surprising form of recognition of our success and proof of our growing positive reputation comes from a small business. The Delray Office was contacted and their services requested by a vendor to help him recover funds as he was a third party victim of a contract dispute. When the business community tells you they believe “what you do, you do well” it is certainly a great validation of our efforts.

## **Region 1 Case Synopses**

### ***Repayment of Personal Loan***

Okeechobee- Okeechobee County

A request for assistance was received by the office from a woman who had made a loan to an individual known to her. Sometime had passed without any attempt being made by the individual to repay the loan. When she communicated her concerns to this person she was told she might never be re-paid. The volunteers contacted this party and explained nonpayment was not an option but a reasonable payment schedule was. Both parties were pleased with the schedule and to this date no scheduled payment has been late or missed by the borrower.

### ***Contractor Non-Performance***

Vero Beach- Indian River Count

A contractor was hired by a Vero Beach resident to install lawn sprinklers. Upon completion of the installation the resident complained of the system not working properly. The contractor showed no interest in correcting the system. The Vero office reviewed the contract and history of the installment, No permit had been applied for. The vendor was advised by the Seniors vs. Crime office of his violation concerning the permit and failure to honor the terms of the contract. The sprinkler system was repaired and the proper permits were obtained by the contractor.

### ***Dental Overcharge***

Broward County - Coral Springs Office

An elderly woman complained her dentist did not perform all the dental work she had been charged for. Fact finding performed by the Coral Springs Office found she was correct. She had been charged for impressions and other services which had not been done. Mediation between the office and the dentist in question resulted in a satisfactory recovery of monies for the work not performed

### ***Refund of Deposit***

Miami- Dade County- North Miami Beach Office

A senior couple not fluent in English had been sold a set of books on the condition if they were not satisfied with them they could be returned and their deposit would be refunded. The salesperson and the company refused to accept the return of the

materials and placed the couple in collection. The North Miami Beach volunteers intervened and the books were returned and the refund was supplied.

### ***Return Credit***

Palm Beach County- Delray Office

When a complainant went to return her newly purchased television there was a new store manager in place. He claimed her paperwork was not on file but drafted a handwritten request for her account to be credited. Upon receipt of this note the corporate office refused credit because the proper form was not used. She returned to the store only to find another new manager and this one refused to assist her. The legal department of the corporation was contacted and informed of the predicament. The complainant received the credit due her.

### **Region 2 – Patrick Hanna, Regional Director**

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 Hillsborough, Pasco, Polk, Pinellas, Manatee and Sarasota Counties. The Hillsborough County office is located in an office building in Sun City Center. The Pasco County office is located in New Port Richey at a Pasco County Sheriff's satellite office. There are two offices in Polk County. One is located in the Haines City Police Department and the other is co-located in a Polk County Sheriff satellite office in Lakeland. The Pinellas County office is located at the Sunshine Senior Center in St.



### ***Sarasota Grand Opening***

Englewood office is the newest office, opened in May, 2009 and handled 35 cases during 2009.

Region 2 handled 546 cases and recovered \$180,000 for our seniors in 2009.

Petersburg. The Manatee County office is located at the offices of a home health care facility in Bradenton. There are two offices in Sarasota County. One is located in the City of Sarasota at the Senior Friendship center, and the other is co-located in the Sarasota county Sheriff's Community Policing Station in Englewood. The

With the growing use of computers by seniors, Region 2 has encountered increased internet scams by individuals who recognize that because of the downturn in our economy, more seniors are looking for an avenue to supplement their retirement or Social Security income. Air conditioning complaints also remain as a major part of our efforts. With the opening of our office in Englewood, we have seen an increase in complaints coming from the southern counties in Region 2.

In 2010, Region 2 will be reaching out to the law enforcement community in Lee & Charlotte counties to establish a closer relationship and possibly open an office in one of those counties.

## **Region 2 Case Synopses**

### ***Internet Scam***

Polk County-Lakeland Office

A gentleman paid \$2680.00 for a website and incorporation fees to use in starting his new business. The company never delivered and several of his letters to have them comply were ignored. When Seniors vs. Crime was contacted, he was advised that if he was not provided any services, he could dispute the charge with the credit card company. The internet company could not provide proof and did not contest the dispute. The complainant was refunded his initial payment of \$2860.00

### ***Internet Scam***

Pasco County-New Port Richey Office

An elderly lady complained that she had signed up for a service on the internet that promised to increase her wealth by accessing certain public grants with the help of their staff. When the complainant realized that the company had scammed her she attempted to get a refund within the prescribed time. The company refused to return her money. After Seniors vs. Crime got involved and because of the persistence and refusal of the sleuth to give up, the company finally refunded the complainant's \$2305.00

### ***Internet Scam***

Hillsborough County-Hillsborough County Office

An elderly female was solicited by phone and persuaded to purchase two internet websites for \$10,600.00. She was told that she would make commissions from online shoppers who visited her website. After ten months, she received no commissions, despite the fact that her website had received more than 900,000 hits. After researching the case, SvC determined that the hits were fabricated and the website was worthless. The company was contacted and eventually returned the full amount of \$10,600.00 to the complainant on Christmas Eve.

### ***Auto Repair Service Contract***

Sarasota County-Englewood Office

An elderly man was solicited to purchase auto repair insurance and did purchase the service. Soon after the purchase he saw a Fox TV report that the service provider was a scam. He contacted Senior vs. Crime for assistance with verifying the quality of the service. Senior sleuths researched available reviews of the company to learn that many people were not pleased with the service. Senior sleuths made several calls to the auto repair company and the finance company that handled the contract to obtain information on canceling the contract. The complainant was advised to send a certified letter cancelling the contract. Within twenty-four days the complaint's credit card was credited \$117.00.

### ***Vehicle Transportation***

Sarasota County-Englewood Office

An elderly widow contacted Seniors vs. Crime concerning unauthorized transaction on her checking account. The woman had used a transport company to bring her car to Florida from New York several times with success. She had given the company her bank account information. Senior Sleuths contacted the bank and the transport company requesting a reimbursement for the \$2,520.00 unauthorized transactions. After 4 (four) months of phone calls the complainant received restitution. The involved bank now has Senior vs. Crime pamphlets and plans to direct other possible scam victims to this office.

### ***Cash for Clunker***

Sarasota County-Englewood Office

A woman contacted our office after purchasing a 2010 car as part of the Cash for Clunker program. The day after the purchase the woman changed her mind and returned to the dealership to cancel the contract. She was advised she could not cancel the contract. She received several calls telling her to pick up her car. The customer service manager was contacted by a sleuth from this office asking for his assistance in resolving the issue. The manager said he would review the matter and call back. He never called back but the complainant received a check for the down payment of \$4,450.00 from the dealer with no explanation. The woman sent a thank you note to this office for assisting her to recover her money.

### ***Water Conditioner***

Sarasota County-Englewood Office

A senior man and wife purchased a water conditioner and were offered two payment plans. The couple completed a contract for a payment plan that was set in place and then decided to pay cash. The woman discarded mailings from a finance company concerning the purchase since she paid cash. Senior sleuth Tom made numerous

contacts with both the water conditioner company and the finance company that finally resulted in the cancellation of \$1,433.00 in finance charges for the couple.

### ***Consignment Store***

Sarasota County-Englewood Office

A woman contacted this office after contracting to sell several items and not being paid for the items that were sold. This office contacted an employee of the store and asked how payment could be arranged. The store employee forwarded the request to the out of state owner. The complainant immediately received payment without a reason for the delay.

### **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 1,187 Senior Sleuth volunteers compared to 1,139 in 2008, an increase of 4 percent.

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

The Office volunteers conducted 442 cases, found 116 unworkable, provided 83 assists, resolved 110 cases to satisfaction, recovered cash and services in 78, returned \$174,183 in cash to Florida seniors, gave value of \$59,731 to Florida seniors in services, made 33 criminal referrals to law enforcement, were instrumental in 5 arrests, conducted 90 presentations with more than 4,252 seniors attending, contributed 7,996 volunteer hours and referred 67 clients to other more appropriate helping agencies.

Select Office volunteers have been trained to assist Florida seniors who require assistance with making financial purchases of over \$500. There were no instances of the program being utilized in Region 3.

Select Office volunteers made presentations to groups near their Offices on two crime prevention topics: Medicare and financial fraud. Thirty three (33) presentations were made to groups on Medicare/Medicaid fraud and abuse with 1,054 senior attendees. Thirteen (13) presentations were made to groups on financial fraud with 222 attending. Most of the Region 3 presentations on these topics were made by the Altamonte Springs Office.

Offices made other types of presentations, which have not been as well documented in 2009. One Office collected the following data on its ID Theft, Who is Seniors vs. Crime, and other topic presentations: St. Johns Office had 34 speaking engagements

in 2009 with 2,300 persons attending and an unknown number of persons contacted through radio talks. Many of those presentations were “piggybacked” with local law enforcement offices, state agencies and other organizations, delivering education as a partnership. Such presentations and the “piggybacking” method of delivery are typical of Offices throughout the state.

### **Region 3 Case Synopses**

#### ***Different Rents for Different Renters***

Duval County-Jax Highland

The client was paying more rent for her apartment than similarly situated renters. Resolution: Through contact with the involved parties, the situation was resolved. Recovery: Client was saved \$802.40.

#### ***Threatened Issuance of Lien***

Duval County-Jax Highland

Client had new roofing installed. He paid the contractor for his labor and materials (shingles). The roofing contractor did not pay his supplier; therefore, the supplier – through their check processing company - threatened a lien against our client’s home, which appeared to be legal. We found that the supplier, contractor and check processing company had partnered on a regular basis. Resolution: Through several conversations with the check processor and supplier, we were able to prevent issuance of the lien. At a point in time, the statute of limitations had expired for filing a lien. Recovery: Client was relieved from paying \$3,000.

#### ***Mail Order Contest Winnings***

Duval County-Jax Highland

The client received two checks, at separate times, reflecting her winnings in mail order contests. She questioned the validity of both. This was part of a scam to gain access to the client’s account information and withdraw the funds for which the client would be held accountable by the bank. Resolution: Through our and the client’s contacts with various banks, we found the checks to be part of a scam. Recovery: Client was spared a potential loss of \$5,938.70.

#### ***Deceptive Practice***

Duval County-Jax Highland

The client accused the gym she joined of using deceptive business practices (age related). They advertised a month-to-month contract, but after she signed up, charged her bank account for a long-term contract. Resolution: Through contact with the gym

and reviewing the contract, we were able to recover the client's funds. Recovery: Client recovered \$452.

***Service Not Ordered By Client***

Duval County-Jax Highland

The client's house sitter allowed a relative of his to order internet service while the client was on a multi-month out-of-town work project. The utility company insisted that the client was responsible even though her name and Social Security Number were used without her permission. Resolution: Through contact with higher echelon in the utility company, we were able to have the client's charge removed/refunded. Recovery: Client was refunded \$46.16.

***Commission Check Disagreement***

Duval County-Jax Regency

We were contacted by a lady who is now a retired mortgage broker. She had wanted to do a reverse mortgage on her home and decided to have a colleague help her. He agreed to help her with the closing for 50% of the commission. Later, when all the paperwork had been completed, he spoke to her and said that she would get her 30% soon. She did not complain at this point because she was still happy with 30% and did not want to make a fuss. After a few months she called this man to ask when she should expect the commission check. He told her that all they had had was a "verbal" agreement and he would "try" to get payment to her when he could. After 4 months of his dodging her calls and still no money, she contacted us. Within a week we had arranged a payment schedule with the both of them to resolve the issue.

***Billed For Item Not Received***

Duval County-Jax Regency

We received an information package from the Attorney General's office about a Vietnam Veteran who had paid for a storage building and had never received the product. Further, he was being billed for the storage of the completed building he never received. We found that the building supplies had never been shipped from Georgia and that the storage fees were for a building that had not yet been built. We felt our client's issue beyond our ability to assist. Our client needed an attorney. We called around to many local firms that worked in real estate or contract law and found one firm that would at least listen and discuss how they may be able to help, knowing it would be pro bono, we then referred our client.

***Internet Fraud***

Duval County-Jax Regency

We were contacted about an Internet fraud case. Our client had found a product online, called the seller, set up the purchase, and sent a money order for the product.

After a month and no product, she started calling the business. First, they claimed to have not gotten the check, but our client had bought the money order from the post office and was able to get a copy of the signed check. Then, the seller claimed they had been in an accident, which was why they had “forgotten” that they had received payment, and would get the product in the mail within 2 weeks. Our client started searching the internet to see if there was any information about the seller (something we counseled her to do). What she found was upsetting. This seller had taken money for other projects and had never shipped the merchandise! After learning this, she came to us for help. We sent letters and did many searches to find the seller. When we finally did find her, she was in jail for fraud. We counseled our client to contact that police department and add her fraud to the charges. Our client would have liked her money back, but was at least happy that this crook was in jail.

### ***Failure to Repay Debt***

St. Johns County-St. Johns Office

Our most memorable case resulted in the return of over \$10,000 and the complainant’s dignity. That case originated when a 92-year-old woman in a wheelchair motioned us over after a speaking engagement at the assisted living center in which she resided. She told us a story she was too embarrassed to tell anyone else. For the past few months she had been hounded by a collection agency over a \$10,000 debt incurred when a younger woman befriended her during an outing and eventually “assisted” her in obtaining a credit card which was maxed out within the month with all of the proceeds going to the younger woman, who did not make good on promises to repay the debt. The case eventually morphed into three cases involving the bank (possible predatory lending), the collection agency (possible harassment) and the other woman (alleged fraud). Three sleuths spent about 18 months on the cases, working with the bank, the collection agency, law enforcement and, eventually, the legal system to bring the many aspects of the cases into perspective and find a resolution. End result? The collection company stopped calling, the bank converted the ever-escalating credit card interest and charges to a fixed conventional loan with a 1 year moratorium on payments while recovery was pursued. And yes, the alleged defrauder paid off the original debt.

### ***Unable to Return Merchandise***

Volusia County-Volusia Office

An 89-year-old woman was contacted by a vacuum cleaner salesman who offered to clean her carpet. She let him. He had her sign a contract for a new vacuum. He left with her old cleaner. This lady has poor vision and is so frail she could not use the vacuum. She tried to cancel the contract and was told it was too late because the 3-day return period had expired. We contacted the company and after a few phone calls, the vacuum was picked up and she received a refund of \$1605.

***Paid More Than Advertise***

Volusia County-Volusia Office

An 86-year-old woman went to a car dealership after she was notified that she had a \$10 gift card there. She went to claim it, was ushered into an office, the door was closed and after four hours she signed papers for a new car. They had also had an ad with a price of the new car, but she was charged more than the ad stated. She came to us to see what we could do. We called the dealer, and set up a meeting in our office with the dealer and the lady to negotiate a settlement. She agreed to a refund of \$5,500.

***Unable to Return Merchandise***

Volusia County-Volusia Office

A man came to us, with a niece who interpreted for him. His daughter told him he had to give her \$50,000 so he could get his Social Security and Food Stamps. He sent her the money and later when he needed the money, he could not get it back from her. From our working with the New York City Police Department, the client received a check for \$50,000. The niece called us and thanked us and told us to keep up the good work as there are so many people that need us, and stated he would not have gotten the money back if we had not been involved on his behalf.

***Leak In New Roof***

Seminole County-Altamonte Springs Office

Marcia had hired a roofing company to replace her roof in May 2009. In September, she noticed a leak in her new roof. After repeated calls to the roofing company, her requests for service had been ignored. The company kept telling her they couldn't fix the roof and to put a tarp over it. She couldn't afford to buy a tarp or have someone else come and fix the leak, so she came to us for help. Seniors vs Crime called the roofing company's owner on a Friday. He told us that he had only two employees left and was having a hard time staying afloat. He promised to have the roof repaired by Monday. Seniors vs Crime contacted Marcia on Tuesday and she confirmed that they had come to her home on Monday and repaired the leak. We saved her approximately \$600.

***Merchandise Not Delivered***

Seminole County-Altamonte Springs Office

John contacted our office regarding a problem with a well known furniture company. He had paid for a dining room set in full with the promise of a 3-week March delivery date. Three weeks later, when he had not received delivery, he called the store and was told it would be one more week. Not wanting to wait any longer, he advised the store to cancel the order and refund his money (\$1,387) and the store agreed. On April 8, he again contacted us saying that he had not received his refund. The store

had told him it would be another week before he would receive the cashier's check. We called the store and spoke to a manager who at first said one more week, but then requested that we wait on hold. When she returned to the line, "BEHOLD!" the check was there for him to pick up.

### ***Questionable Charge For Service***

Seminole County-Altamonte Springs Office

In early January 2009, Margaret contacted us regarding a company who had cleaned her air ducts. They had installed a UV lamp, but it was never explained to her nor authorized by her. She did not know if it was working. The company refused to work with her or even discuss it. She even had to buy the bulbs for the lamp. She requested that they remove it from her home. She also questioned the charges since she had a coupon for \$69 for full house air duct cleaning. They had charged her \$749. After our office repeatedly called and wrote letters to the company, finally on March 24, Margaret received a credit on her credit card of \$535.

### ***Contract Dispute Over Long Term Care And Respite***

Osceola County- Osceola Office

Our 90-year-old client was misled on charges for his short term stay. He paid for a month in advance and was verbally told that the days that he did not use would be refunded. The company did not want to refund the 20 days that were not utilized. SVC became involved and our client was refunded \$1,327 after discussing the matter with the company's regional manager.

### ***Federal Student Loan Forgiveness***

Osceola County- Osceola Office

Client received several notices from the Federal Government for a student loan that was over 20 years old. The client is on Supplemental Security Income, had no means to repay the loan and suffered a language barrier. SVC called the Federal Government and resolved the matter for a savings of \$12,603.

## **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. The northern counties continue to be served by offices located in the more southern portions of the region.

In February, Region 4 held our first Annual Training for Senior Sleuths with over seventy volunteers attending. The Villages donated rooms at the Colony Cottage Recreation Center in return for all of the good work our program does within the

Marion South and Sumter Offices. Attorney Slade Dukes from Stetson Law College, Del Webster from the Florida State Guardianship Association, and others provided important and useful information during this day long training session.

In May of 2009 another satellite to the Levy Office was opened at the Trenton Police Department. Trenton Police Chief Billy Smith has provided the Seniors vs Crime Project with one volunteer, office space and a cell phone so that appointments can be made that are most convenient to our complainants. While the number of cases worked in the satellite offices remains small the convenience provided to those living in rural areas justifies our continued operation of the satellites in Chiefland and Cross City as well.

On June 24<sup>th</sup> Region 4 was proud to celebrate the Marion South Office becoming the second office in the State to recover one million dollars. In May 2009 the Marion volunteers had recovered \$1,002,444.00 since opening in July of 2002. To achieve this goal the Marion Senior Sleuths contributed 9,980 volunteer hours making the average recovery per hour worked of \$100.44.

The celebration was attended by Marion County Sheriff Ed Dean, John Pare', Regional Deputy Attorney General Central Florida, Seniors vs. Crime Executive Director Don Ravenna and many other supporters of Seniors vs. Crime. Four volunteers were given awards for being charter members of the Marion South office and Office Manager Bryan Lifsey was given a Regional Director's Award and a Million Dollar Award for the office.



The Seniors vs Crime office in Lake County was planning to reopen this year at a new location provided by the Lake County Sheriff's Office. Due to budget cutbacks, remodeling at the new location was not funded. Negotiations are now underway to open an office at the Pennebroke Fairways Retirement Community

located on SR 44 between Leesburg and Wildwood in early 2010.

## Region 4 Case Synopses

### *“Energy Audit” Sells Solar Water Heater*

Marion County-Marion South Office

Our client (a lady in her mid 80’s) responded to a letter offering her a “free home energy usage audit”. She called for the audit and, on July 28, 2009, someone showed up to do the “energy audit” and then used hard-sell tactics to sell her an \$8000.00, 80 gallon solar water heater for her home. The seller put the charge on a credit contract which was immediately sold by the power behind the “free energy audit”, a local plumbing company, to a bank. Our client’s daughter intervened on her mother’s behalf to have the transaction stopped. She tried to do it before any work could be done at her mother’s home and before the three day cancellation period was up. Phone calls to the “energy audit company” went **only** unanswered and the local plumber would say the contract had been sold. On August 4, 2009, mother and daughter came to Seniors Vs Crime for assistance. Working with the local plumbing company (which had not installed the water heater yet) and the finance company, we were able to get the contract cancelled and all charges removed from our client’s account. She was able to avoid an even \$8000.00 in charges for an 80 gallon solar water heater which she did not need.

### *Landscaper Fraud*

Sumter County-Sumter Office

From March of 2005 until August of 2009, one particular landscaping company bedeviled senior citizens of Sumter County by repeatedly cheating them out of money on landscaping contracts. Over 45 cases against this one particular company were filed at the Sumter County Office. The company owner was cunning. She knew the difference between criminal and civil disputes and kept her disputes on the civil side. They usually involved incomplete contracts such as trash removal, edging, or plants not delivered. Eventually she got lazy and started taking down payments for work and then never showing up to do any work at all. This crossed over into criminal behavior. The Sumter County Office, working with the Major Crimes Unit of the Sumter County Sheriff’s Office, initiated a criminal investigation into this contractor. The results were an arrest on August 19, 2009. The contractor was charged with six counts of Grand Theft and two counts of Theft From A Person 65 Years or Older. Her bond was set at \$16,000 and the case is currently pending in Sumter County courts. The landscaping company has ceased doing business. There is no telling how much money, trouble and aggravation we saved residents of Sumter County by getting this company off the streets.

### ***Return of Duplicate Payment***

Levy County-Levy Office

Our client was billed for a hospital stay after Medicare had already paid the bill. The hospital threatened to have our client's credit ruined, so he promptly paid the bill again. Our Senior Sleuth, a retired nurse got involved, calling the hospital for about two months until the hospital finally agreed they had made an error. After another three weeks the hospital returned almost \$2000.00 to our client and his credit has not been affected.

### ***Land Dispute***

Marion County-Ocala Office

Our client, an elderly woman, lived on 3 acres surrounded by a very large piece of property. When the large piece of property was sold the new owner demanded she leave her home, insisting they now owned her property as well. In an almost yearlong investigation, our Senior Sleuth proved they did not own her land and convinced our client not to sign a Quit Claim Deed which they tried to have her do on three occasions. Recently our client was paid \$60,000.00 for the property she almost gave away.

### ***Refund Denied***

Citrus County- Citrus Office

A 81 Y/O female was solicited by a knock on the door by a young lady who came in and proceeded to tell her of this remarkable product. After 15 to 20 minutes she had 2 male associates enter and she left. The associates spent several hours and convinced the lady to purchase a vacuum cleaner to the tune of approx \$3,000.00. The lady did not want or need the vacuum cleaner and immediately called the company to have it returned, to no avail. She was advised to come to this office and file a request for service form, which she did. We called the company and requested a refund for the complainant which they refused to do. We then started to try to find out if we had any options. The state Statute 512 was reviewed and after contacting the State Attorney's Office we were apprised a vendor was prosecuted for unsolicited sales calls, found guilty and fined and told if he wanted to solicit business in Citrus County he would have to apply for a permit from the County Clerk to do so. The State Attorney stated if we wanted to forward the case to them they would prosecute. The company was informed of this and stated they would talk to their attorney. They called back and again refused to refund any money. We then told them we were going to turn the case over to the state attorney and recommend they subpoena all sales records they had made in District 5 Circuit court and prosecute them on all sales. After again consulting with his attorney they made a total refund. As an aside, we had two other cases and they were given additional products totaling over \$3,000.00 to make them happy which they accepted and we closed their cases as well.

## **Region 5 - Joseph Stein, Regional Director**

Region 5, led by Regional Director Joe Stein and Deputy Regional Director Judy Ertl did not open any new offices in 2009 but did experience growth in the existing Tallahassee, Navarre and Pensacola Offices. Office managers and staff remained the same although several new sleuths joined our Tallahassee program.

A new partnership with FINRA and AARP was developed and our staff attended FINRA training in St. Petersburg. Our first Regional training was conducted in Navarre with all Office Managers and staff in attendance.

For 2010, Region 5's first goal is to cement funding for the Florida Seniors Against Investment Fraud (FSAIF) program through FINRA and to incorporate FINRA's training materials into the program. This will give a new, fresh look to our investment fraud program and will make Florida Seniors statewide much more knowledgeable on ever changing financial scams.

Another goal for 2010 is to conduct regional training in Tallahassee to bring all Region 5 staff together to review Seniors vs. Crime procedures and learn from guest speakers from various regulatory agencies. This was a huge success last year and we look forward to a repeat performance.

## **Region 5 Case Synopses**

### ***Double Charge***

Leon County-Tallahassee Office

An elderly man came to the office to report he had been double charged for a vehicle transmission. The man who ran the transmission shop ran his credit cards through another party and advised the victim his card was denied. The shop owner requested the victim to wire him the money and the victim made the arrangements. The victim then noticed the charge **was** on his credit card. The shop owner was advised that the card had been accepted and he advised he knew nothing about it. SVC volunteers located the man processing the credit cards and turned him over to law enforcement. This perpetrator was sentenced to a year and a day in the county jail and ordered to pay restitution to this victim and 20 others.

### ***Construction Lien***

Escambia County-Pensacola Office

A 78 yr. old woman contracted with a person to concrete her driveway and paid him \$4,000 for the work. Several weeks later she was contacted by the concrete supplier and was told that because the contractor had bounced a check to them they were requiring her to pay \$1566 for the material and that they had placed a lien on her house until it was paid. She contacted us and asked if we could do anything to get her payment to the cement company back. The manager of the Escambia office contacted

the concrete company and spoke to the company manager and explained the situation. They agreed to file a complaint with the States Attorney's Office for a fraudulent check against the contractor. When the cement company received its money for the bad check they wrote a check to the woman for the \$1566 she had paid them.

### ***Water Treatment Cases***

Santa Rosa County-Navarre Office

For the past two plus years, Seniors vs. Crime in Navarre has been working closely with the Florida Attorney General's office trying to resolve multiple complaints regarding water treatment systems and the companies that finance these systems.

Water systems are frequently sold to elderly people by less than honest salesmen who may use high pressure sales tactics and misrepresent the quality of the victims water. Some dealers then disappear, leaving the victims with a system that without proper maintenance ceases to function. The victims usually finance these systems. When the Florida Attorney General's Office decided to go after the finance company, our office began to see some recovery.

The Finance Company sold some of their loans to Wells Fargo. Since pending litigation exists against the finance company, Wells Fargo has been very responsive and dismissed several of these loans.

### ***Check Scam***

Santa Rosa County-Navarre Office

A gentleman in his late 70's brought in a check that was sent to his wife. It was stated that this check, written for \$4,689.45, was to cover the 3.8% taxes on your winnings. Your name was selected in a Sweepstakes computerized ballot with names drawn from prior Readers Digest, Publishers Clearing House & various other online and internet games. You are instructed to contact the named agent immediately to activate the check and begin your claiming process. The check appeared legitimate and was drawn on a Wisconsin bank. We managed to find out that the company was actually located in Canada, and of course the check was a fraud. We helped the gentleman fill out a complaint for the Postal Investigative Unit and mailed it along with the check and envelope it came in. He was happy that he came to us for help and guidance and averted a potential large cash loss.

### ***Real Estate Problem***

Santa Rosa County-Navarre Office

A woman was selling her house in Nevada and moving to Florida. She was due money that was being held in escrow by the Title company from a potential buyer who defaulted on the contract. The buyer who defaulted felt that he should not have to lose his earnest money even though it was so stated in the contract. After

contacting the Title company and the defaulted buyer on her behalf the woman agreed to settle for half of the money in escrow and return the other half to the defaulted buyer, rather than having to go to court and incur the costs. \$1500 was recovered.

*Alzheimer Assist*

Santa Rosa County-Navarre Office

A Woman called the office distraught that her husband, who had been diagnosed with Alzheimer's, had begun to wander off. She did not know where to turn. We were able to put her in touch with a local group that worked to get Alzheimer patients ID's and monitoring bracelets. She was very thankful for us taking the time to connect her with this help group.