



Pam Bondi Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

2012

Annual Progress Report to the Office of the Attorney General



Ribbon Cutting for Newest Office at Cape Coral Police Department

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SENIORS VS. CRIME PROJECT

ANNUAL REPORT 2012

To Attorney General Pam Bondi

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 2012 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, Florida Seniors Against Investment Fraud, a program funded through FINRA used to educate Florida seniors in investment fraud prevention and Senior Medicare Pa, a program funded through the Area Agency on Aging that trains seniors how to identify fraud, waste and abuse in the Medicare/ Medicaid programs.

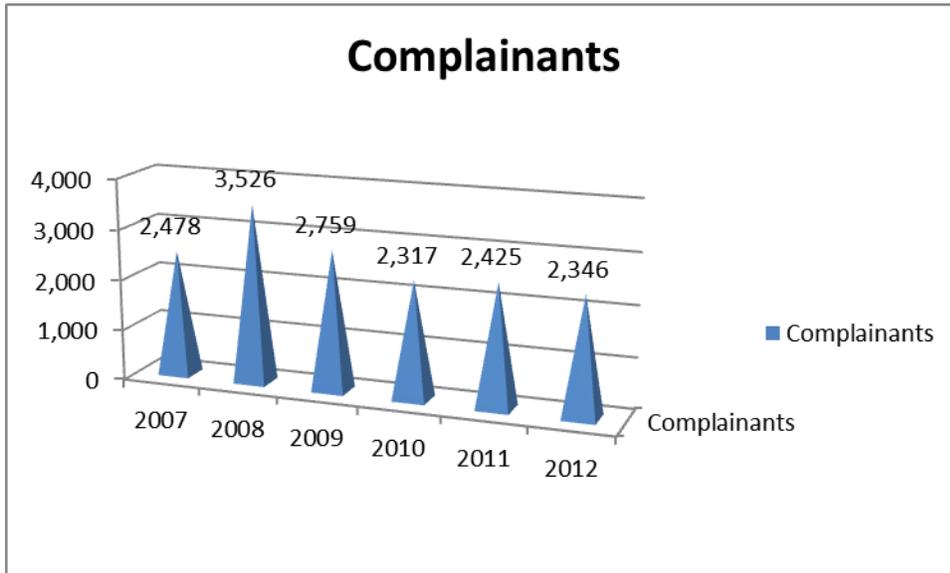
During 2012, 3,595 Florida seniors were directly assisted by the Project's Office Program volunteers. Of these, 2,346 were assigned as actual cases. Assistance rendered ranged from simply directing seniors to proper help organizations or helping them to understand bills that they may have received to 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 2012.

PRESENTATION OF FACTS

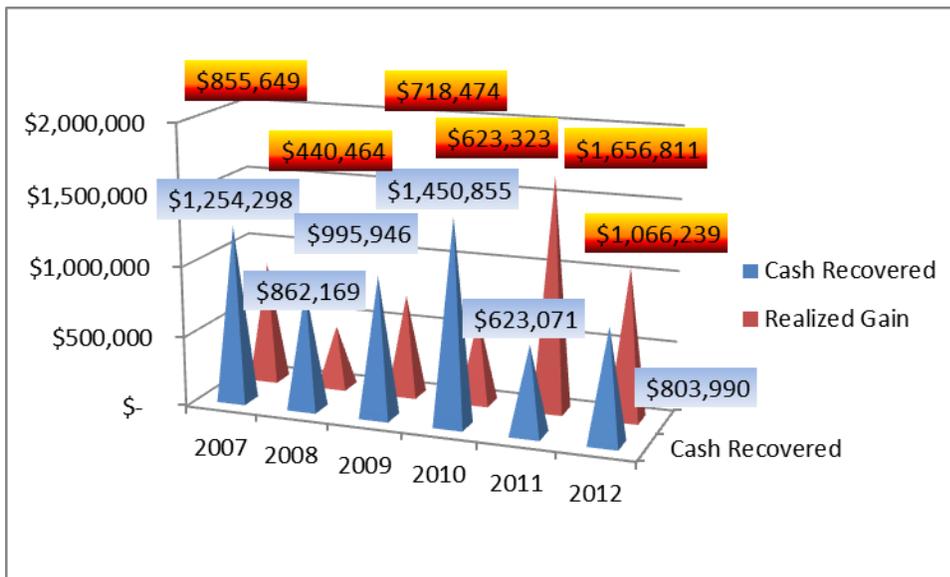
Calendar 2012 was yet another successful year for Seniors vs. Crime in serving Florida's senior population. Of the 2,346 cases reported to Offices, 1,624 were deemed to be workable. Senior Sleuths were able to "Resolved to Satisfaction" 534 of these cases and "Resolved with Recovery" 541 of those cases. 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.

The number of complaints handled by the Offices decreased slightly from 2,425 in 2011 to 2,346 in 2012, yet recoveries increased from \$623,071 recovered in 2011 to \$803,990 in 2012 in real dollars.

Office operations resulted in seniors saving an additional \$1,066,239 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.



COMPLAINTS



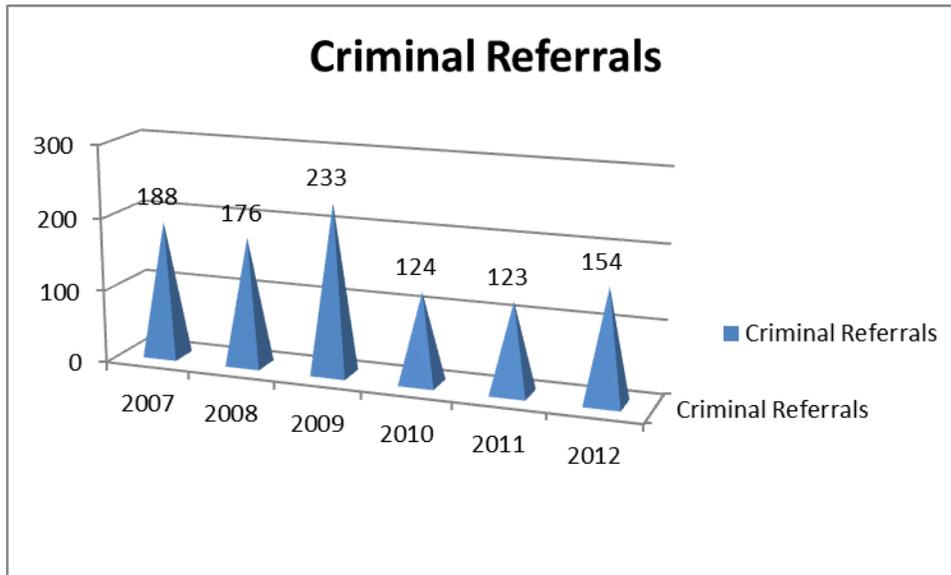
CASH RECOVERED AND REALIZED GAIN

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. Approximately 33% of all workable complaints resulted in a recovery of funds for seniors.

Speakers addressed 22,888 seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training or present FSAIF/SMP training. Project speakers conducted 352 speaking engagements.

Senior Sleuths volunteers provided over 33,814 man hours of free service to assist Florida seniors.

In 2012 there were 154 cases determined to be criminal in nature. These cases were referred to law enforcement for follow up. Law enforcement reported that 11 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.



CRIMINAL REFERRALS

There were 589 complainants whose cases were deemed to be “unworkable” during 2011. Many of these complainants 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.

An additional 1,249 people were assisted by Senior Sleuths with issues 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.

CONCLUSION

The Attorney General'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. The Attorney General’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.

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

PROJECT HISTORY

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.

MISSION STATEMENT

The Seniors vs. Crime Project helps prevent crime and fraud, mediates civil disputes, and assists the Florida Attorney General's Office with its 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.

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	Jay Morgan	St. Petersburg, Florida
Vice-Chair	Edwin Boyer	Sarasota, Florida
Member	Slade Dukes	Daytona Beach, Florida
Member	Victoria Butler	Tampa, Florida (OAG Designate)
Member	Nicholas Cox	Tampa, Florida

Staff		
President	Donald Ravenna	New Port Richey, Florida
Sec/Treasurer	Maryanna Papadopoulos	New Port Richey, Florida

SENIORS VS. CRIME PROJECT ADMINISTRATION

STAFF

The Seniors vs. Crime Project is staffed with twelve (12) paid positions. All positions are part-time positions. Deputy Regional Directors 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.

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 activities to actually working undercover to target unscrupulous sales practices.

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 4,195 members. As the Project continues to expand services and programs, volunteer membership will expand. The Project attracts seniors from all walks of life. Staff is always 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. Five of

these Offices were opened in partnership with law enforcement, four Sheriff's Offices and one local police department. The Office in Pinellas County was opened in partnership with the Senior Sunshine Center.

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.



REGION 2 SLEUTHS

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.

In 2010, one new Office, Pennebrooke Fairways was opened in Leesburg, Lake County. Satellite offices in Cross City, Trenton and Chiefland were closed due to inactivity.

Two new Offices were opened in 2011. The offices opened were Crestview in Okaloosa County and Tavares in Lake County.

Three new offices were opened in 2012. Offices were opened in Clermont with the Lake County Sheriff's Office; Lee County with the Cape Coral Police Department and Cooper City with the Broward County Sheriff's Office.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$11,351,090 for seniors as the result of 30,342 cases handled by trained Senior Sleuth volunteers. Realized Gain, which has been tracked since 2006, has reached \$9,029,227. 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.



REGION 4 SLEUTHS

Office Senior Sleuths have been directly responsible for over 347 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 37 Main Offices and 6 Branch Offices.

OFFICE HISTORIES

REGION 1- SOUTHEAST

BROWARD COUNTY/CORAL SPRINGS

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

BROWARD COUNTY/COOPER CITY

The Cooper City Office was opened in January, 2012. This office is located in space provided by the Broward County Sheriff's Office. The sheriff's Office donates all equipment, furniture and phone lines.

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 Okeechobee Sheriff's Office. The Sheriff's Office donated office furniture, office equipment, internet access and telephone services. Sheriffs 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/EAST POLK (HAINES CITY)

The East Polk Office was moved from the Polk County Sheriff's Office in Davenport to the Haines City Police Department in April 2009. The Polk County Sheriff's Office continues to donate the computers, telephones, internet services 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.

LEE COUNTY/CAPE CORAL

The Cape Coral Office opened in July 2012 in space donated by the Cape Coral Police Department. The police department donates all office furniture, computer and phone lines.

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 as its Office two days a week. The room is well supplied with two desks, lockable filing cabinets, 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 room with desk, filing cabinet, three chairs, phone, office supplies and computer – all provided by the Jacksonville Sheriff's Office.

NASSAU COUNTY/FERNANDINA BEACH

On February 27, 2010 Chief Jim Hurley of Fernandina Beach was asked if he might sponsor a SVC Office. On May 18, 2010 the Office opened for business to the public. It was the fastest development of an Office for Region 3 ever, just three months. The implementation speed was due entirely to Chief Hurley. The Office is located within the secure area of the main police department; has access to a conference room, a large community meeting room, interview room; and is very well supplied with new modular furniture, locking cabinets, computer, phone, and supplies – all provided by the Fernandina Beach Police Department.

ORANGE COUNTY/ORLANDO

In 2009 Orlando City Commissioner Tony Ortiz offered SVC an office location within a complex he was having remodeled to house his personal district office, an Orlando Police Department substation, and a Seniors Vs. Crime Office. On April 7, 2010 the Orlando Office had its grand opening. With its opening, the Branch Office at the Beardall Center in Orlando closed. The Office is contiguous with the Orlando Police Substation. Most office supplies, furniture and equipment have been furnished by the PD.

SEMINOLE COUNTY/ALTAMONTE SPRINGS

The Altamonte Springs Office opened in July 2004 within a substation provided by the Altamonte Springs Police Department located in a prominent mall, the Altamonte Springs Mall. The Altamonte Springs Police Department provides use of a large classroom, a large room, office furniture, office supplies, computer and phone service.

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/ST. AUGUSTINE BEACH

The St. Johns Office opened in May of 2008 within the St. Augustine Beach Police Department. The PD provides computer, internet hosting, furniture, phone support, office supplies, lockable filing cabinet and use of a conference room.

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 within a strip mall police substation in space provided by the South Daytona Police Department. The PD provides a room, 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 the Office.

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.

LAKE COUNTY/PENNEBROOKE FAIRWAYS

The Pennebroke Fairways Office opened in May 2010. The Pennebroke community donated all office space and furniture. The Lake County Sheriff's Office donated a computer.

LAKE COUNTY/CLERMONT

The Clermont Office opened in August 2012 in space provided by the Lake County Sheriff's Office. The Sheriff's Office provides office space, desks, chairs, use of copier, use of printer, use of phones, access to internet and phone support from front desk.

LAKE COUNTY/TAVARES

The Tavares Office was opened in October, 2011 in office space donated by the Lake County Sheriff's Office. The Sheriff's Office also donated all office furniture, equipment and telephone service.

LEVY County/BRONSON

The Bronson Office was opened in August, 2006 in office space donated by the Levy County Sheriff's Office. The Sheriff's Office also donated all office furniture, equipment and telephone service.

MARION COUNTY/OCALA

The 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. This 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.

OKALOOSA COUNTY/CRESTVIEW

The Crestview Office opened in September, 2011. This office is located in space donated by Jerry Lundy, CPA of O'Sullivan Creel, LLP. The computer was donated by the Crestview Wal-Mart while office furniture, equipment and telephone service was donated by Mr. Lundy and the Crestview Police Department.

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-Mart's 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 41 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. Officers also feel better, knowing that someone will try their best to help the complainant. This building of bridges between citizens and law enforcement has been very beneficial to both the community and law enforcement. The partnering of Seniors vs. Crime and law enforcement is truly a "win-win" situation for all involved.

				
<i>Jacksonville SO / Duval</i>	<i>Fernandina Beach PD / Nassau</i>	<i>Orlando PD / Orange County</i>	<i>Altamonte Springs PD / Seminole</i>	<i>St. Augustine PD / St Johns</i>
				
<i>South Daytona PD / Volusia</i>	<i>Martin County SO</i>	<i>Coral Springs PD</i>	<i>Broward SO</i>	<i>Haines City PD / Polk</i>
				
<i>Polk County SO</i>	<i>Pasco County SO</i>	<i>Sarasota County SO</i>	<i>Leon County SO</i>	<i>Indian River County SO</i>
				
<i>Tallahassee PD</i>	<i>Escambia SO</i>	<i>Crestview PD</i>	<i>Santa Rosa SO</i>	<i>North Miami Beach PD</i>
				
<i>Levy SO</i>	<i>Lake SO</i>	<i>Ocala PD</i>	<i>Citrus SO</i>	<i>Alachua SO</i>
				
<i>Tallahassee Senior Center and Foundation</i>		<i>Holley Navarre Senior Association</i>		<i>Senior Friendship Center / Sarasota</i>

HOSTS AND PARTNERS

SVC PRACTICES AND SERVICES

Seniors Vs. Crime accomplishes its missions through several practices and services.

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 two principle ways.



MEDIA AT WORK

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

(2) 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

Each office utilizes "on the job training" when addressing new issues or indoctrinating a new Senior Sleuth to the office procedures. Once a year each Regional Director develops a full day formal training session geared to issues that are of importance to their specific region as well as addressing any statewide changes to Written Directives or office policy.

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 352 speaking engagements in 2012. Approximately 22,888 seniors learned of the Project's history, goals, resources and the Attorney General's support of the Project, her concern for senior safety, and her 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 36,598 people have attended 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.

Seniors vs. Crime has now been partnered with the Financial Industry Regulatory Authority, FINRA. FINRA has an outstanding investor education program that is an upgrade for the FSAIF program. Rather than enter into a grant program, FINRA supplies FSAIF with all educational materials at no cost and will provide funding needed for mileage and other associated costs. The new FINRA curriculum has been followed by FSAIF since 2010.

In 2012, trained staff from Seniors vs. Crime conducted 174 FSAIF presentations reaching 9,174 seniors and distributed 4,884 investor fraud packets.

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 the Seniors vs. Crime 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 13,693 seniors throughout the state in 2012. Seniors vs. Crime performed 176 SMP presentations and distributed 9,385 brochures.

WEBSITE

Seniors vs. Crime acknowledges that many senior citizens use the Internet. Many seniors enjoy the benefits of email and social networks to stay in touch with family and exchange photos. With this in mind, Seniors vs. Crime maintains a website, www.seniorsvscrime.com, where seniors may ask for assistance, volunteer or request speakers for their clubs, organizations, etc. The website also keeps seniors up to date on the current scams designed to target them; posts news alerts from the Attorney General's Office; provides contact information for their nearest Seniors vs. Crime Office and offers links to their local law enforcement agencies.

REGIONAL REPORTS

REGION 1

Wayne J. Picone, Regional Director

Al Payne, Deputy Regional Director

Region 1 services the citizens of the following counties; Indian River, St. Lucie, Okeechobee, Hendry, Highlands, Glades, Palm Beach, Broward, Miami-Dade, and Monroe.

The volunteers in the Region continue to serve the senior population with vigor. They have built on relationships developed over time with other agencies and this brings more useful resources to their efforts in protecting the elderly from financial predators. There is close cooperation between the Project and the southeast offices of the Attorney General. The support we have received from them has been of great benefit in serving the citizens requesting our assistance.

A variety of complaints are received and our mediation is necessary for solving claims and disputes. The Region's volunteers have produced once again this year. As we can see from the examples offered there is quite a need for the Projects' unique skills. Resolution is one of our main goals. Often we are thought of as advocates; however, what the volunteers are trained to do is "fact find". When all the details are supplied to them, they review these details, do research, and then suggest what actions should be taken. If the facts lead to mediation, recovery, or reporting the problem to other agencies with jurisdictional powers, including law enforcement, then that is what is recommended.

Attention to all aspects of a complaint is of paramount importance. All the volunteers fully understand the "two sides to a story" adage. The high standards to which all volunteers are held and their diligence in performing thorough scrutiny in every complaint is what keeps the Seniors vs Crime Project successful and necessary.

REGION 2

Patrick Hanna, Regional Director

Joe Rowland, Deputy 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 maintains offices in Hillsborough, Pasco, Polk, Pinellas, Manatee, Sarasota and Lee 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. The West Polk Office is co-located in one of the Polk County Sheriff satellite office in Lakeland, FL. The East Polk Office is co-located at the Haines City Police Department. Support for this office is provided by both the Haines City Police Department and the Polk County Sheriff's Office. The Polk County Sheriff's Office continues to donate the computers, telephones, internet services and furniture to the West Polk Office and the computer system in the East Polk Office. The Pinellas County office is located at the Sunshine Senior Center in St. 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 Sarasota Sheriff's Office provides and maintains the computer system.

In 2012, the Cape Coral Police Department approached Seniors vs. Crime and offered us a space in their Police Headquarters building. In July of 2012, the new office was officially opened and on October 3, 2012 we held a grand opening. Nick Cox the Statewide Prosecutor represented the Attorney General's Office and the Cape Coral Police Department was represented by Police Chief Jay Murphy and Officer Gerald Moll.

In Region 2, air conditioning complaints continued as the major causes for concern in 2012. In most cases the companies offer a \$29.99 cleaning service, and then tell the customer immediate repairs need to be made due to an unsafe-unhealthy condition. The concerns are said to be mold, and pet hair. Scare tactics of a fire or unsafe air quality are used. The customers pay for the repairs or are encouraged to upgrade the AC units. Later the customers believe the repairs may not have been required but the sale was made via a credit card and a contract was signed. Another concern during 2012 was the complaints against automobile dealerships that use high pressure tactics to intimidate seniors into purchasing automobiles that they could not afford.

During 2013, Region 2 will place a greater emphasis on our outreach programs by increasing the use of senior sleuths in doing presentations to senior groups and state and federal representatives. When a senior has been targeted by predators, they will sometimes contact their state or federal representatives for relief. Many times these representatives have not heard of our program or are unaware of how we can help the seniors. Our Lakeland office is taking the initiative in starting a program to make presentations to these various representatives to inform them of the existence of our program and what we have to offer.

The Seniors vs. Crime office in Englewood, has found the Citizen Dispute Settlement Program to be a great referral resource in Sarasota, Manatee, Collier & Lee Counties

REGION 3

David Blacklock, Regional Director
Sandi Jernigan Deputy 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 by 1,414 Senior Sleuth volunteers and 2 paid staff – a regional director and a deputy regional director.

A biweekly newspaper submission by the Fernandina Beach Office Manager has been upgraded to a weekly byline speaking to scams against seniors. The results of the byline are increased numbers of volunteers, more requests for speakers and more cases.

Office Manager Valerie Norton in Jacksonville recommended our SVC website include a shopping guide for consumers. Her idea was implemented with advice on how to negotiate major purchases in furtherance of our Shopping Buddy Program.

The Community Foundation in Jacksonville responded to a grant proposal to award \$1,886 to the Senior Vs Crime Jacksonville Office headed by Valerie Norton to provide "no soliciting" signs to citizens over age 50.

REGION 4

Barbara Thomas, Regional Director
Steven Renico, Deputy Regional Director

Region 4 covers north central Florida and includes the following 15 counties; Alachua, Baker, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Lake, Levy, Marion, Sumter, Suwannee and Union.

Regional Director Barbara Thomas met with Lake City Police Chief Argatha Gilmore to discuss possibly opening a SVC office in Columbia County. Chief Gilmore has offered to provide office space, computers and phone lines at the Lake City Police Department. Additionally, Chief Gilmore pledged to publicize the program and provide volunteers. Chief Gilmore said she fields many calls a day from citizens that she believes could be resolved by Seniors vs. Crime. This office should open in early to mid-2013.

Throughout this year, Deputy Regional Director Stephen C. Renico has worked closely with Lake County Sheriff's Office Lt. Thompson to open a new Seniors vs. Crime office in Clermont. This office is located at the Lake County Sheriff's Office, in close proximity to a very large retirement community. This is the third SVC office to open in Lake County within the last two years allowing the citizens of Lake County convenient access to our services.

Three Region 4 offices celebrated 10th anniversaries in 2012. Citrus and Marion both opened in July 2002 with Sumter opening a short time later in November of 2002 respectively. On July 9th a party was held in Citrus County to celebrate this milestone. On September 13th an ice cream social was held at the Colony Cottage Recreation Center in The Villages and was attended by volunteers from both the Marion and Sumter offices along with many supporters from the community.

Region 4 said good bye to long time Citrus Office Manager Don Moran in a celebration hosted by Citrus Sheriff Jeffery Dawsy. Sheriff Dawsy praised Don's work over the past ten years. Don Ravenna, SVC Executive Director presented Don with a beautiful plaque thanking him for his many years of dedication and service to the project.

In May the Sumter Office was recognized for reaching two million dollars (\$2,000,000) in recoveries for the citizens of Sumter and surrounding counties. This has been an extremely active office for several years due to continued building in this part of The Villages. Office Manager, Georgia Lifsey runs a well-organized office, staffed by some amazingly talented volunteers who, in 2012 alone, have recovered \$863,568.88. At this rate it won't be long before we celebrate the 3 million dollar milestone.

REGION 5

Joseph Stein, Regional Director
Judy Ertl, Deputy Regional Director

The biggest change in Region 5 this past year was the unexpected passing of our Tallahassee Manager, Herb Salyer. Herb has been the office manager since day one and we all loved him very much. We were extremely lucky when a fairly new volunteer, Allen Stucks stepped up as the new manager and has brought new life into the office increasing productivity and even opening another day.

Region 5 did not open or close any offices during the year and is not currently planning to open any new offices in 2013. We continue with our Florida Seniors Against Investment Fraud (FSAIF) presentations as well as Senior Medicare Patrol. We have noticed a nice increase in cases this year and well as cases

solved and money recovered. Our Deputy Director, Judy Ertl, completed much training on the new productivity system down in the Villages and has done an excellent job training our offices in the use of the new system.

For 2013, we are looking forward to a busy year as our managers have done an excellent job putting the word out in their areas that Seniors vs. Crime is there and can help. Our walk in traffic at all offices as increased nicely and we hope this will continue. Our first goal in the new year will be to recruit more volunteers for the Escambia and Tallahassee offices where the case load continues to increase and more sleuths are needed. We have some new volunteers who have expressed interest in doing outreach presentations and will be training those folk on how to do them as we intend to put on more FSAIF presentations this year. All in all, things are going well for Region 5 and we intend to keep this momentum going.

SAMPLE CASES

REGION 1 CASES

Deposit Refunded

Delray Beach – Palm Beach County

A female senior citizen requested our assistance with a dispute concerning work not performed by a contractor. She had placed a sizeable deposit with a company who was to replace her windows. After eight (8) weeks no work had been performed. The volunteer handling this case contacted the contractor and negotiated a refund of the full deposit.

Voided Contract

Delray Beach – Palm Beach County

A senior citizen contracted with a company to install solar panels. It was explained to her that the financing of the contract would be through a financial service company. It was her belief at the time of the signing it was through Florida Power & Light. She soon discovered she had made a mistake concerning the financial services. The solar panel company and the financial service company were contacted by SVC and upon explaining her misunderstanding, the contract was voided and she was released from her responsibility.

Overcharge

Coral Springs – Broward County

An elderly gentleman was seeking help in a dispute with charges he felt were excessive. He had a water restoration company repair damages in his home due to a water leak. He had negotiated a price and was charged more than what was quoted. Mediation between Seniors vs. Crime and the restoration company resulted in the extra charges being removed from the bill.

Internet Purchase Return

West Palm Beach – Palm Beach County

An individual complained she had made a purchase of a sofa from the internet. Although satisfied with the product, she discovered she was allergic to the materials in the sofa. The volunteer contacted the internet firm and explained the customer's dilemma. It was resolved by allowing the company to retain a fee for restocking and pick-up and the rest of the purchase price refunded.

Warranty Honored

Pt. St. Lucie – St. Lucie County

A complaint was received concerning roofing repairs which were improper. The individual seeking assistance received no cooperation from the contractor in returning to the home to resolve the situation. In discussions with the roofing company, Seniors vs Crime was able to have them return to the residence and honor their warranty to the complainant's satisfaction.

REGION 2 CASES

Automobile Dealership Complaints

West Polk Lakeland Office -Polk County

An 85 year old male went into an automobile dealership to look at some cars. At the dealership, he was under pressure by an aggressive salesman to trade in his old vehicle for a new automobile. At the time of the sale the dealership did not explain the payment details to him. When he took the car home, he discovered that because of his elderly wife's medical condition and the type of automobile he purchased, she was actually unable to get into the car. He requested a refund, but was unsuccessful until Seniors vs. Crime intervened. The General Manager of the dealership was contacted and he attempted to resolve the

situation by putting the complainant in an automobile similar to the one he traded in. When the dealership was unable to find the replacement, they refunded the complainant's \$18,500, the full value of the trade in.

Not My Car!

West Polk Lakeland Office-Polk County

A 73 year old male received a copy of a registration form in the mail for a car he did not own. He later received a notice from a finance company of an overdue payment owed for the purchase of the car. When he contacted the company he was told that he had bought this car and was obligated to pay for it. The complainant's had the same name as was on the bill but lived in another part of the state from where the car dealership is located. The salesman involved insisted that the complainant had come into the dealership with the son and signed for the purchase for his son. The father had never been to that dealership and insisted that these statements were not true. The complainant came to the Seniors vs. Crime office and a subsequent letter and phone calls to the dealership for a copy of the contract was not honored, but the dealership sent a letter indicating that the purchase contract had been cancelled and the automobile had been repossessed. The complainant's son was subsequently arrested and jailed on an unrelated matter.

A 93 year old female stopped at a "tent sale" where cars were for sale in a Wal-Mart parking lot in Winter Haven. She said she did not understand how it happened but she was convinced to sign a contract for the purchase of a used car which she drove home that night. Upon reviewing the paperwork she realized that there was no way she could make the payments from her limited income of \$1781 per month. She went to the dealership which was located in Clearwater, FL to return the car. She found a salesman on the lot and handed him the keys telling him she was returning the car. She later received a statement requesting payment for the car. Seniors vs. Crime intervened and contacted the dealership and the finance company. They eventually agreed to cancel the contract and return her \$2,000.00 down payment.

Home Repair Overcharge

West Polk Lakeland Office-Polk County

An 89 and legally blind female was at home when a man, whom she had previously known, came to her home with some flowers. He told her that he had heard that she had just gotten out of the hospital and offered his support. While there he informed her that he noticed some water in the wall and on the floor, which needed to be repaired. Because of her poor eyesight, the complainant was not able to see what needed to be repaired but agreed to have the repairs done. She paid \$21,881 for the repairs. Subsequently an insurance adjuster came to the house to inspect the work and informed her that she had been overcharged. A letter from the Seniors vs. Crime office resulted in the company reluctantly agreeing to refund \$3,000.00 to the homeowner.

Unlicensed Contractor

West Polk Lakeland Office-Polk County

In February 2012, a homeowner signed a contract for a room to be built onto his present home for \$17,500. \$6000 was paid at the time but no work was done until May. After 2 days work the homeowner paid some additional money. The delays continued, and when the homeowner contacted the Building Department he learned that the contractor had not pulled a permit and the construction company was not licensed for this kind of construction. The Seniors vs. Crime office intervened and contacted the building inspector. An order to stop construction was sent to the company, and they were advised to find a licensed contractor to complete the job. By November, a licensed contractor took over the construction job and the homeowner was satisfied with the work performed and the assistance of Seniors vs. Crime.

Alimony Complaint

Sun City Center Office- Hillsborough County

A complainant came to Seniors vs. Crime indicating that under a divorce decree he was ordered to make monthly alimony payments to his ex-wife. These payments were subsequently deducted from his Social Security checks, but even though his wife had passed away a few months earlier, the funds were still

being deducted. It took several months and exhausting efforts by the Sun City sleuths to assist the complainant in his request to finally get an order terminating the payments.

Financial Complaint

Sun City Office-Hillsborough County

A complainant came to the Seniors vs. Crime office indicating she had been offered a \$300.00 gift certificate by a financial planner if she sat with him for half an hour, simply to discuss her financial needs with no other obligation to purchase any of his products. When the complainant later requested the gift card, the financial planner sent her a nasty note refusing her request. The Seniors vs. Crime sleuth also sent a letter requesting redress, but he again refused. The financial planner was then reminded of his obligation under the provisions of his license to honor his commitment, and he finally agreed to give the complainant three \$100.00 debit cards in satisfaction.

Home Repair Complaint

Sun City Center-Hillsborough County

An elderly couple came to the Seniors vs. Crime office in January 2012. They complained that they had recently purchased a home and needed some repairs. A man working in the neighborhood gave them a flyer indicating he was able to do the needed repairs. He also listed a contractor's license number on the flyer. When he completed the project, the homeowners discovered the work was faulty and they had to call in another company to complete the work at an added expense. It was then discovered by the Seniors vs. Crime sleuth that the license number listed was actually a Tax ID number assigned by the county and not a license. When confronted by the fact that he had no state license to do the work, he agreed to reimburse the \$4,000.00 requested by the homeowners. By June 2012 he had reimbursed the full amount requested.

Garage Mat Complaint

Cape Coral Office- Lee County

A complainant contacted Seniors vs. Crime to report that he purchased two 10 x 24 Commercial Coin Sandstone Garage Floor mats, made specifically for garage floors, from a local distributor. It is not stated on their website that the flooring is not compatible with tires. After parking his vehicle in the garage he noticed that there were black marks about 3 to 4 feet in diameter caused by his tires. The longer he parked, the darker the spots got. He contacted the distributor and asked for a refund, but the distributor indicated that the mat needed a special coating to make it stain proof. The complainant was never told this before he purchased the mat. The distributor refused to take responsibility or refund his money.

When contacted by Seniors vs. Crime the distributor said it was a manufacturing problem and the complainant would have to contact the manufacturer. When contacted by Seniors vs. Crime, the manufacturer stated that the rubber in the flooring reacts to the rubber in the tires and would leave a stain. They further stated that they do not advertise that their product is stain proof. The manufacturer said they do not warranty the mat for stains, but agreed to refund the purchase price and pick up the defective item. The mat was subsequently picked up and the purchase price was refunded as agreed.

Internet Automobile Purchase Complaint

New Port Richey Office- Pasco County

A complainant purchased a used automobile online and because it was an "as is" transaction, he was unable to get a refund. Seniors vs. Crime researched the complaint and discovered that the seller never disclosed the correct odometer reading as required. After apprising the seller of this fact, the seller contacted the buyer, picked up the automobile and refunded the buyer's \$1,300.00.

REGION 3 CASES

Grant Money Scam

St. Augustine Beach – St. Johns County

A woman contacted our office about a grant money scam. She had a husband that was very ill and the medical bills were piling up. She had been praying at night for an answer to their financial problems. Shortly thereafter, she received several unsolicited phone calls from a firm explaining she was eligible for up to \$250,000 in government grants. The caller told her it was easy to get these grants but first she must pay an upfront fee of \$5,000. She was convinced her prayers had been answered. She wired the \$5,000 to the firm and waited for instructions on how to obtain the grants. She never heard from the firm again even after leaving several messages on their answering machine. Our volunteer sleuths determined the firm was registered in the state of California. We eventually contacted the owner of the firm. He agreed to refund the entire \$5,000. Two weeks later our client received a check in the amount of \$5,000 from the firm. The client was very grateful for our service and occasionally calls the office to see how we are doing.

Air Conditioner Problems

St. Augustine Beach – St. Johns County

Our elderly woman client complained that her air conditioner had been replaced but was working improperly. It had been installed by a local unlicensed man that was well known in the neighborhood. She ran it for two months. Her electric bill was over \$600 each month. She said it was running all the time and did not cool the house properly. She attempted to contact the man who had installed the unit but could not find him. The locals in the neighborhood had not seen him and nobody knew his whereabouts. She stopped running the air conditioner and on particularly hot days rented a motel room for relief. She had several medical ailments including diabetes and emphysema. Our first concern was to get her air conditioner running properly so she could remain at home over renting a hotel room. The individual that installed the unit could not be located. We contacted a local air conditioning firm that had done previous work for our other clients free of charge. The firm sent a repairman who determined the unit had been wired incorrectly. Every time the air conditioner came on the heat strips were activated. In essence our client was heating and cooling her house at the same time which explained the unusually high electric bills. The unit was repaired for free and is now operating properly. The individual that incorrectly installed the unit was never contacted. Our client was pleased that her air conditioner worked properly and learned the hard way to deal only with licensed contractors.

Timeshare Reseller

St. Augustine Beach – St. Johns County

A gentleman contacted our office about a problem he was having with a timeshare resell company. He received an unsolicited phone call during which he was told that his timeshare could be sold or rented in just 7 to 10 days if he would sign a contract. The client agreed to the sales pitch and signed a contract electronically with a charge of \$1,999. Months passed and there was no more contact from the firm. We reviewed the written contract. There was no mention of the salesman's promise that the timeshare would be rented or sold in 7 to 10 days. In fact, all the contract guaranteed was that the timeshare would be listed for sale or rent on the timeshare reseller's web site. Any inquiries concerning the timeshare were to be forwarded to the client. The contract met all the Florida Statute requirements including the disclosure of how many timeshares the company had sold in the last two years. The company had not sold any timeshares in the last two years. Our sleuths contacted the owner of the timeshare reseller firm. At first the owner was reluctant to refund any money because he said he had acted fully within the requirements of the law. He denied our client's claim that the salesperson had verbally asserted the unit would be sold or rented within 7 to 10 days. Eventually the owner agreed to refund \$300 of the \$1,999 to our client. Our client was pleased that he had stood up to the timeshare resell company even though he received only a partial recovery.

Friendly Mailman

South Daytona – Volusia County

A client came to our office with a complaint about his mailman. Seems the mailman would befriend people while working his route, and later, in an off-duty status he would borrow money and conduct transactions from those befriended. Our client sold the mailman a truck with money owed to complete the transaction. Our client claimed the mailman still owed \$710 and would not pay. Our client complained to the mailman's postmaster. The postmaster advised he could do nothing as the mailman was not on duty when he conducted his business. It was then the client came to us. We saw that the mailman was an agent of the Post Office while he was soliciting "friends" for later personal business. So we felt comfortable working through the Post Office. We also tried the same postmaster and had no results. Then we call a higher level post office management. That management contacted the postmaster. The client received his \$710 for the truck. The post office management who corrected the problem requested we not hesitate to call him should we have any other issues.

Father's Car Returned

South Daytona – Volusia County

A client came to our office about a car his father bought. He asserted his father had been easily pressured into trading his car for a new one. The father had a mental disorder, a condition supported by a written statement from his doctor that we acquired. Using the doctor's statement our office worked with the dealer. The client no longer made payments. The car was repossessed and sold. The bank applied what the car sold for and wrote off the balance. Our client was relieved of a \$34,518 debt.

Collection Demand

South Daytona – Volusia County

Our client came to our office with an unpaid bill in the amount of \$12,881. The client claimed she knew nothing about the bill. She didn't know if she had bought something or not and asked us to resolve the issue with the collection agency. After much discussion with collections, the balance was written off. Our client was relieved of a \$12,880.84 debt.

Service agreement not included

Orlando – Orange County

Our client, a 76 year old Hispanic widow, contacted our office reference a car complaint. She had purchased a car from a dealership which had included in the sale and financing of the car the cost and taxes of a service agreement to which she had not agreed or requested. We contacted both the dealership and finance company who agreed to reimburse our client the full amount of her complaint, \$1,994.48. Our client provided us a copy of the reimbursement check so we could officially close her case.

Vacation scam

Orlando – Orange County

Our client, a resident of Puerto Rico, contacted our office reference unfulfilled promises of promo vacations and travel packages which she received through the US Postal Service. One offer required her to advance payment of certain fees, which she did. But she never received the promised vouchers. The offer was a referral from a company related to a recently purchased TV advertised product. We informed our client that SVC does not have jurisdiction over things that happen/occur in Puerto Rico. Our mission relates to civil cases that involve persons or businesses of Florida and no other state or territory. She was advised that since the fraud took place through the U. S. Postal Service she should contact the Administration, her local Consumers Affairs Office, and/or other local authorities. Case closed with no action taken, Criminal Investigative Unit of the Postal Service in Puerto Rico, as well as the Federal Communication will handle this case.

*Landlord/Tenant Dispute
Orlando – Orange County*

Our client, a 57 year old, single and disabled person, contacted SVC reference deterioration of relations between her and her landlord during the last 90 days and for a less than a 30 day notice of the non-renewal of her leased premises. We arranged a meeting between landlord and tenant at our office. It was a cordial face to face. According to the landlord, the unit required repair of certain key areas and renovations of other areas. Our tenant concurred to these facts. Due to the requirements of the repairs and renovations and cognizant of our client's asthma and other health issues, the landlord determined work could not have been performed while the unit was occupied. Our client had acknowledged that she could not live in the unit while restorations were underway. Further, the lease contained a clause that landlord intended to sell the apartment after the expiration of the one year lease, a fact well known to our client when she signed the lease. After further discussion, the landlord and our client agreed to a sixty (60) day extension on the lease and no further extensions. This concession was made to allow the tenant ample time to secure another apartment or living facility. Case closed.

*Denial of Coverage
Fernandina Beach – Nassau County*

Susie Doe came to us with a denial of coverage complaint against an automobile warranty company. She had purchased a 10 year old car from a used car dealer. This dealer convinced her she needed a mechanical breakdown warranty for her purchase. Two days after leaving the lot her car's transmission went out. She had it towed to a repair facility who informed her that the car's transmission needed \$800 of repairs. Susie notified her warranty company who subsequently inspected the car. They then denied her claim due to collision (one of the exclusions in the warranty policy). Unable to pay for the repairs the car sat in the repair facility for 6 months. It was at this point that Susie heard about our local Seniors Vs. Crime organization. A Senior Sleuth contacted the repair shop and discovered that the "collision" was a small dent in the oil pan and had nothing to do with the faulty transmission. This Sleuth then contacted the owner of the warranty business and asked them to rethink their denial of coverage based on their findings. They agreed the denial was incorrect and agreed to fix Mrs. Doe's car under the warranty with no cost to her.

*Grandma scam
Fernandina Beach – Nassau County*

John Doe received a phone call from someone who represented himself as being Mr. Doe's grandson. He stated that he had been caught in Mexico with marijuana and needed \$887 wired to his attorney in Mexico so he could make bail. Mr. Doe, not doubting that the phone call was from his grandson, went to a big box store and purchased a MoneyGram made out to "Speedy Gonzalez". Mr. Doe became suspicious when his grandson called back and requested more money. Mr. Doe then called his grandson who verified that he was not in Mexico but in school. Mr. Doe contacted us for help. There was little we could do as the perpetrators were out of the country. The money was irretrievable.

*Home Alarm Sale
Fernandina Beach – Nassau County*

Mr. and Mrs. Doe, in their 80's, were approached by a home alarm company salesman who told them they were in a high crime neighborhood (they were not) and needed an expensive home alarm system. They signed the contract and realized later that they could not afford the system on their small monthly Social Security checks. They tried unsuccessfully to void the contract but the alarm company would not budge. The Does then contacted us. We contacted the alarm company who, after lengthy negotiations, ultimately agreed to dramatically shorten the length of the contract and reduce the monthly payments to a reasonable level. The Does were pleased and the alarm company was able to recover some of the expenses they incurred with the initial installation.

Pool Repair

Jacksonville - Duval County

In the spring of 2011, a lady came into our office to complain about a pool repair. She had hired this man to fix her pool and he did a little work, took her money, and never came back. When she contacted the police they gave her our card, Seniors vs Crime, as this was a 'civil' matter. Our office started to investigate the defending party. We found complaints against him in many counties surrounding our own but were unable to track him down. At the end of summer 2012, a gentleman came into our office with a complaint against the same defending party. He explained the exact same scenario we had heard over and over from Tampa to St. Augustine. Now we had two complaints in the same county. We contacted Economic Crimes and turned over our case data, including the cases from other counties. The detective contacted the other detectives and each area petitioned the State Attorney for arrest warrants. The defendant was in jail in Lake City. The Duval police are awaiting his release there and will then serve him with their warrants. Several counties are lined up to serve this scam artist. Our clients were assured he would not be "out in the world scamming anyone else for a very long time."

Car Purchase

Jacksonville - Duval County

Too often we hear from people about how they are taken advantage of while making a major purchase. These complaints are not criminal, but are more about being talked into signing something you would not sign if you truly understood the writing. There are good and bad sales persons, just as in any other profession, and then there are those who thrive on misunderstanding and unread contracts. This lady came into our office very upset. She had purchased a used car and then found out the payments were going to be too high for her and also that repairs were necessary. She had signed a contract that gave her "no cooling off period." This seemed impossible. She made it clear to us that she bought the extended warranty so that she would not have to worry about repair costs. She also made certain that the car had not been in any accidents. She had been provided a "CarFacts" that showed no incidents. When we spoke to the dealership on her behalf, they said that the repairs were not covered because the car had been in an accident prior to our client's purchase and pre-existing issues were not covered. Clearly there were differences between the two sides in this case. We negotiated with the dealer to have the repairs done to her satisfaction. Later, our client advised that when she would arrive for her repair appointments, the dealership balked and offered excuses not to do the repairs, mostly waiting on parts. When we called the dealership, we were told the reason repairs were not done was that our client would not consent to leaving her car there for repairs because she did not trust them. We were at a "he said/she said" impasse. Our Office Manager contacted the Regional Director and asked for advice. We were then given a special exception to perform a "Shopping Buddy" type service and meet our client at the dealership to ensure repairs. The dealership was notified that we would escort our client for her appointment. Two Senior Sleuth volunteers met with the client at the dealership. While the repairs were being done, we spoke to the finance manager about her loan. Long story short, we were able to get her interest rate changed from 18.91% APR to 5.9% APR thus saving her more than \$6,000 over the course of the loan. This was in addition to the realized gain of a few thousand in car repairs that she did not have to pay to make her car whole.

Police Referral

Jacksonville - Duval County

We get many referrals from law enforcement. They consider Seniors vs. Crime to be a valuable part of their team. One day a sergeant contacted us about one of his "frequent callers." She was in the habit of calling him almost daily with one complaint or another. The sergeant asked us to please meet with both him and her to see what might be done for her. As it turned out, she had many medications she was not taking which led to her anxiety and frequent police calls. She did not have the money for these medications and so she just skipped them. Seniors vs Crime found two free or low cost generic medication resources for her. She was able to get her medications paid for and delivered. The calls to the sergeant have not completely stopped, but the sergeant is a happier man.

Eviction Notice

Altamonte Springs – Seminole County

John Smith contacted SVC about an eviction notice from the office of the apartments where he has been living for the past 3 years. He had lost his job and had exhausted his savings. He spoke to the office regarding letting him stay on a month to month basis, as he had always paid on time and couldn't move for two more months. They advised that if he stayed on a month to month basis his rent would increase by \$200. They advised his only option was to sign a new lease, which he did. At the time he contacted SVC he was late with the current month's rent, so once again inquired of the apartment office if there was any way he could vacate without incurring any fines or a bad credit report being filed. Their answer was negative and advised they needed a 60 day notice. We arranged for a meeting with Mr. Smith and the apartment manager. After meeting with the apartment manager, an agreement was made and a note verifying arrangements was signed. Mr. Smith could vacate with no penalties or bad credit referrals.

Vitamins And More

Altamonte Springs – Seminole County

Mary Jones placed an order for vitamins online. After doing so she was transferred to a representative of Best Vacations Ever. She was offered a vacation trip to Orlando and park passes to Disney World. The cost was \$334. She sent a check along with an application. A friend subsequently told Mary that the back of the application advised that she must have at least \$7,500 on deposit in order to make the trip. This suggested that it was a timeshare sales attempt. Mary Jones sent a letter to Best Vacations Ever to request her money back and to advise she was sorry that she didn't qualify. Best Vacations Ever sent her three \$100 gift cards for unknown hotels in the Orlando area. Mary Jones was not interested in the cards and returned them. The company refused to return her money. Best Vacations Ever was contacted by SVC. They agreed to make the refund to Mary Jones. Mary Jones received a credit on her credit card for \$304. She questioned why a different amount. The difference was for the vitamins that she had ordered.

Tired Alarm Salesman

Altamonte Springs – Seminole County

A representative of a security system company knocked at Candy Cane's front door. Candy Cane who is disabled and wheelchair ridden talked to the salesman for a while with him outside her door. He soon advised that he was tired and asked to come in to sit. She allowed him to come in. Soon thereafter his technician joined him and asked to see her security system. She already had a service with ADT. But she agreed to let him look. After a while she went to the room where her service was installed and realized the technician had removed her ADT system and installed a new alarm system. She felt at that time that she had no choice but to sign a contract with the new company. The agreement she signed was for 42 months which she did not realize until after she signed. Her daughter had her write a letter to the new company to terminate the contract for service she had never requested. The company advised that the three day rescission time had passed and they would do nothing. She was now paying for two security systems. SVC sent a letter to the new alarm company. The answer from them advised they admitted to no wrong doing on their part and that Candy Cane was well aware of what was happening. However they did agree to remove the system and refund all payments paid to date.

REGION 4 CASES

Family Feud

Gainesville Office- Alachua County

Client reported that she sold real estate, land and a home in North Carolina to her son for \$44,900.00 with a verbal understanding she could still use the home from time-to-time. She later tried to use the home and found the locks had been changed. The mother wanted her property back claiming a potential breach of contract. The son did not dispute his mother's ability to use the home, but contended that the sale was legal and gave no explanation for locking her out of the home. Upon SVC researching the sale and its paperwork, questions were raised with no answers forthcoming from the son about the propriety of the sale and the documents involved. Instead, the son quickly returned the property to his mother and the SVC case was closed to the satisfaction of the client.

Car Dealer Dilemma

Gainesville- Alachua County

Our client bought a new vehicle from a licensed dealership, but learned later that the contract price may have been too high and that the dealership would not address his concern. SVC researched the sale documents and proposed that the dealership overcharged the client above an allowable amount. SVC brought its concerns and findings to the attention of the dealership's owner, who spoke to SVC through an attorney. The owner and client negotiated a settlement after SVC's involvement, which resulted in a \$5,950.00 refund to the client.

Mismanaged Property Management

Gainesville-Alachua County

Client received a violation notice with \$50.00 fine attached from her subdivision's homeowners' association property management company. The property management company demanded payment or appearance before the association's dispute committee if client wanted to challenge the violation. SVC researched the alleged violation and found that neither the homeowners association nor the property management company had jurisdiction to issue a violation. The client reported to the management company that she would challenge the violation before the dispute committee. The management company's representative who issued the violation promised the client's right to confront witnesses, but was not present at the dispute hearing, nor did the management company produce their complaining witness at the hearing. After the hearing the management company refused to communicate with either the client or SVC. The client asked SVC to assist her attorney who subsequently demanded rescission of the violation and payment of attorney fees. The management company rescinded the \$50.00 violation and paid the client's \$440.00 attorney fee.

Fake Medicare Company

Levy Office- Levy County

An 81 year old received a telephone call from a company advising her that she was eligible for membership in a program that would increase her health benefits. She was given the impression from the caller that this was an official agency associated with Medicare and that she needed to supplement her current coverage. After giving her bank account number to the caller, there was \$447.34 withdrawn from the account. After thinking her decision over our client told her daughter about the call and what she had done. Her daughter immediately closed her mother's bank account. Research showed that the Attorney General's Office in New York was investigating this company's business practices. After many calls from the Seniors vs. Crime office our client received a full refund of \$447.34.

Repairman Rip

Levy Office- Levy County

In July our client paid a local repairman to work on her home. She paid \$200 for the job but the repairman never completed the job. Our client repeatedly asked the repairman to either complete the job or return her money. Finally in November she came to SVC. Contact was made with the repairman and after several phone contacts he returned the \$200.00.

Odometer Tampering

Marion South- Marion County

A 70 year old female client came to the Marion County Office complaining about a used car she had purchased from an auto, truck and RV repair shop in Leesburg, Florida. She had found a 2001 Buick Regal 4 Door Sedan in what she thought was immaculate condition and with only 31,870 miles on the odometer. The car seemed to run fine when she test drove it and the price of \$3,200 was fairly reasonable. She made the deal and drove her "new" car home. Once at home she decided to run a Car Fax report on her car using the VIN number, just to see its history. From the Car Fax report she learned that the vehicle had 205,000 miles on it as of 05/09/2011 when the title was last transferred. She called the auto shop demanding her money back and they gave her a hard time. That is when she came to Seniors Vs Crime for assistance. After a few heart-to-heart chats with the shop owner over the consequences of odometer tampering, the shop was quite willing to return the full purchase price to our

client. They did so, also picking up the tab for the title transfer fees, and our client was satisfied with the outcome.

Plumbing Repair Rip Off

Marion South- Marion County

A 73 year old female client had a stopped up drain on, of all days, April Fool's Day (4/01/2012), which was a Sunday. She called a local plumber to come on an emergency basis. After inspection, the plumber told her she needed a new drain field and it would cost her \$5020. In addition, he wanted an immediate payment of \$2520 as a down payment on the contract. Our client complied and gave him a check. For six weeks she waited for the plumber to return to install her new drain field. Not only did he never show up, he never returned her phone calls either. In frustration, she called a different plumber for a second opinion. This plumber diagnosed the problem as a stopped up pipe and repaired it on the spot for \$325. Now our client was calling the first plumber to cancel her contract and get her down payment returned to her – no work had been done. She still was unable to get a response from this plumber so she came to Seniors Vs Crime for assistance. After a lot of phone calls and some faxes with supporting documents, the plumber did initially send her a \$1000 check followed up two weeks later with a second check for \$1520. Our client had finally received her full deposit of \$2520 back and thanked our office staff for all their assistance.

Unlicensed HVAC Contractor

Marion South- Marion County

Our client, an 81 year old male, had a solar hot water heater. He called the vendor for routine preventative service on his system and they sent a technician to do the work. After working on the solar water heater, the technician looked at the HVAC system and told our client he needed a new system. He also offered a great deal on a brand new system. Our client agreed and paid a total of \$2230 for the new unit. The unit was delivered to his home still in the box and our client tried to contact the technician to come install it. No luck reaching him so he called the solar company. They claimed the technician was an "independent contractor" and they denied any responsibility for the HVAC system. Now our client called a different HVAC company to do the installation work. After inspecting the still-in-the-box brand new HVAC unit carefully, the second, and licensed, HVAC company said they could not install the system because it used "old" R-22 Freon. That product can no longer be installed in new HVAC systems in Florida. At this point, our client came to Seniors Vs Crime for assistance. First we looked into the technician sent to his home by the solar water heater company. Sure enough, he was not a licensed HVAC technician but he was recently released from jail after serving three years for Exploitation of the Elderly (2 counts), Grand Theft (2 counts) and Possession of Cocaine. We contacted the solar company and they again stated they had "contracted out" the work and did not know the background of the technician sent to our client's home. We went back and forth extensively with the solar company on the technician being their "agent" whether he worked directly for them or not. In the end, the solar company stepped up to their responsibilities, secured a legal HVAC unit for our client, and hired a licensed HVAC company to install the unit.

Substandard Phone and Internet Service

Marion South- Marion County

Our client, a 77 year old female, had signed a two year contract for cell phone and internet service on January 29, 2012. For over six months she had problem after problem with one or both of her services, had repair technicians to her home numerous times, and had all her equipment swapped out at least twice. She had records supporting all that. Still her phone and internet service was unacceptable, unreliable, and spotty. She decided to cancel and go with a different provider. Her current provider sent her a "final" bill for \$412.85 which included some services not on her contract (HBO, etc.) and large termination fees. She came to our office for help. We worked with her and sent the CEO of that company a letter stating that she said they broke her contract because they failed to provide her with reasonable and available cell phone and internet service. In view of their breach, she was terminating the contract and wanted all bills to cease. We eventually got a call from the carriers Legal Office staff and discussed the situation in detail. We reiterated that they had breached their contract with our client by

failing to provide consistent, reliable service and she had every right to cancel. After a lot of creative discussion over the phone, the company finally agreed and removed all early termination charges from her bill. She ended up paying \$55.08 for services received since she last paid a bill and her contract was cancelled. That was \$357.77 less than they were willing to accept from her when the early termination charges were included so she was quite happy with this outcome and paid her final bill.

Full House Water Filtration System Troubles

Sumter Office-Sumter County

A 60 year old female client came to the Sumter County Office complaining about a faulty home water filtration system installation. She purchased a new reverse osmosis system, including installation, from a local company in early September, 2012. After a week of operation, she suspected the system was not functioning. She called the company to complain and got a lot of excuses, three service calls, and no satisfaction. She called a different water filter company for a second opinion and got a long list of what was wrong with her current installation to include improper drain pipe installation, ice maker not connected, no warranty information provided, no operators manual provided, and malfunctioning reverse osmosis faucets. She wanted our assistance in getting the system repaired, replaced, or her money returned. When contacted, the vendor was long on promises and short on performance. After numerous conversations between our Sleuths and the vendor, our client ended up with a different, but fully functioning and correctly installed, system. The new system was a little more expensive than the faulty one but she got full \$2100.00 credit for her faulty system. After almost a month of troubles, our client finally had a fully functional full house water filtration system that satisfied her.

Slow Driveway Repair Service

Sumter Office- Sumter County

In mid-July of 2012 our 72 year old male client contracted with a local vendor for some driveway repair work. By late August, the work had not been started and the vendor was “blowing off” our client by not answering his phone and ignoring voice mail messages. The client came to Seniors Vs Crime for assistance. Once contacted, the vendor had all sorts of excuses for his failure to perform the work, most of them weather related. He did agree to show up as soon as the “driveway dried out for a few days” and complete the work. Three weeks later our client reported that still no one had come to do any work. Again, we contacted the vendor and leaned on him a little. He made another promise to complete the job and this time, when we followed up with the client, he had done so. The client was reasonably happy with the work done and thanked us for our help. All in all, a simple driveway \$175.00 driveway repair job took over 60 days to complete – but it did finally get done!

Liquid Siding Warranty Repair

Sumter Office- Sumter County

In July of 2003, a home in The Villages had “liquid siding” applied to it. The liquid siding came with a 25 year non-prorated transferable limited warranty. When our client, now a 62 year old female, purchased that home in 2009, she carefully made sure the liquid siding warranty was transferred to her name. She kept the letter from the siding company, dated in March of 2009, acknowledging transfer of the warranty. During the summer of 2012 she started to notice cracks and chips appearing in her siding. She tried to contact the vendor to get repairs made but found that all the phone numbers had been disconnected. She came to our office in August of 2012 for assistance in getting the warranty repairs. Research by our office staff revealed that the original vendor had gone out of business. The product manufacturer in Dallas, Texas was next contacted. From them we learned the name of the new business in Orlando that had taken over the local liquid siding franchise. We contacted them over the warranty issues and they sent an inspector to look at the damage. The new vendor agreed to honor the warranty and make repairs. There were some weather related delays but by early October, 2012, repairs had been made and the client was quite satisfied with the results.

Fraudulent Debt Collectors

Sumter Office- Sumter County

With the bad economy, the Sumter County Office has started to see a rash of fraudulent debt collection actions. Companies buy old, out-of-date debts for pennies on the \$1000s and then “shotgun” collection letters to anyone and everyone who has a similar name in the hopes that someone will pay something on the debt. To seniors, receiving one of these threatening, intimidating letters, letters which are often disguised to look like government tax collection letters, can be a frightening and very upsetting experience. This case is typical. An 83 year old male came to our office in July of 2012 with a “Property Notification” letter. According to the letter, he owed \$300,240 on a mortgage he supposedly took out in 2007 on some property in a state he had never visited in his life. They demanded an immediate \$1,566 payment and offered to “refinance” his mortgage to lower his monthly payments to \$1,348 per month. He was terrified – it appeared they were about to seize his home in The Villages to cover back payments unless he started paying. We provided him with some ‘hand holding’, some reassurance that he had done nothing wrong, and a sample letter to use to dispute this debt. We also assisted him in preparing and mailing, certified mail with return receipt requested, and a letter to the finance company. Our form letter asserts all his rights under the Fair Debt Collection Practices Act, the Federal Credit Reporting Act, and state regulations. With our assistance he prepared and sent the dispute letter. There have been no collection efforts and no contact with the collection agency since that time. Our client was extremely relieved to have this burden removed from his life.

HVAC Warranty Repair

Sumter Office- Sumter County

Our 66 year old male client came to us in April of 2012 with a home HVAC repair issue. He had purchased an extended HVAC repair warranty for his home. At some point a few years ago he had a problem with his cooling coil and it had to be replaced under warranty. That went off without a hitch. Recently he had another problem and called for service. The repair technician found the problem – cooling coil again – but now it would be \$435.00 for repairs. When he question why the charges now, he was told that only one coil replacement was covered under his warranty. The technician provided a copy of the warranty and, sure enough, there was the “one coil” wording. Our client searched and found his original warranty paperwork and this did NOT HAVE the “one coil” wording in it. He brought his problem to our office and asked if the company could just change the terms of his warranty without notifying him or anything. Our Sleuths researched the matter and contacted the HVAC vendor. It turns out that the HVAC vendor had changed insurance carriers and the new insurance carrier had the “one coil replacement per contract” provision in their contract whereas the old insurance carrier did not. We had to get the attorney for the HVAC vendor involved but the end result was that the vendor had to honor the original terms of the contract, the one with no limit on coil replacements. You cannot unilaterally change the terms of a warranty just because the insurance carrier changes. Our client received a full refund of his repair costs and was quite pleased with the results of our efforts on his behalf.

Unauthorized Auto Repairs

Sumter Office- Sumter County

Our client, a 70 year old female, took her car to a local dealership for regularly scheduled servicing. She had the repair order showing she had requested the 30K Mile Service on her vehicle. When she picked up her car, the bill was \$854.00 and it listed a lot of work that she did not think were part of a regular 30K Service. Under duress, she paid the \$854.00 but, once at home, she went on the internet and got a listing from her vehicle manufacturer as to what a 30K Service included. When she saw that many more repairs were made to her vehicle than were called for as part of the 30K Service, she came to our office for assistance. She felt the dealership had performed and charged her for repairs she had not authorized. Our Sleuths contacted the dealership and, with the manufacturer 30K Service Guidelines in front of us, worked with the dealer on the unauthorized charges. In the end, the dealer forgave the entire \$854.00 repair bill and tore up our clients check. She was quite pleased with that result.

Rescinded Donation

Citrus Office- Citrus County

A 90 plus year old female who is financially very well off, attended a local church regularly. She became very ill and was taken to a hospice location. Church members visit with her often while she was in hospice care. She made a remarkable recovery and was being released to her home. The church sent someone from the church to drive her home. While still on numerous medications she was taken to her bank on the way home from hospice. While at the bank she made a \$25,000 withdrawal that was donated to the church. When she later realized what she did, she attempted to get her money returned. She was told it was too late and that could not happen. She came to SVC and after phone calls to the Pastor, explaining the woman was on medication and not capable of making decisions and that she did want to go to newspaper etc. The Pastor came to SVC and wrote a check for \$25,000 which was immediately returned to our client.

New Car Nightmare

Citrus Office- Citrus County

An elderly woman went alone to a local car dealership to purchase a used vehicle. Due to numerous medical and psychological issues our client is not capable of understanding legal documents without assistance. After being assisted by an aggressive salesman, and kept at the dealership for six hours, our client left with a new car. In addition to the cost of the car, all types of warranties had been added to the cost of the car. After coming to Seniors vs. Crime, numerous calls were made and a meeting was held with the Dealership Manager. The Manager returned \$4,046.00 to our client.

Power Surge Damage

Citrus Office- Citrus County

While working in our client's neighborhood the local electric company accidentally created a surge to homes in his block. This caused damage to his and his neighbor's electrical appliances. Many of his neighbors were compensated for their losses but he was told that because his appliances were over 10 years old he was offered only \$500.00 in compensation. He came to SVC and after calls to the insurance company and many other places we were able to locate quality used appliances for our client. He was also given \$1000 dollars by the electric company which allowed him to replace all of his damaged appliances.

Insurance Dispute

Ocala Office- Marion County

An 85 year old female came to the SVC office with her life insurance policy that stated explicitly throughout the policy that it was paid in full when she reached her 85 birthday. After turning 85 she was told by an agent of the insurance company that she did not need to make any further payments. A few months later she received a bill indicating she needed to make several back payments. When she called the insurance company another person told her the other guy didn't know what he was talking about and she had to keep paying until she became 86. She came to SVC and after making calls to the State Insurance Commission and the insurance company we were able to recover \$6,750 for our client who was extremely happy.

Very Expensive Oil Change

Ocala Office- Marion County

Our client, an elderly male took his late model, low mileage vehicle into the dealership for a routine oil change. While there he was approached by sales personnel who insisted he test drive newer vehicles despite his repeated statements that he did not want or need a newer car. Due to relentless efforts by the sales staff our client left with a new, leased vehicle with payments of \$653.00 per month. SVC staff arranged a meeting with the client, his son and the President of the dealership. In this meeting the entire lease agreement was terminated at no cost to the client, he agreed to take a car a year newer than his other car and was required only to make payments equal to the payment of his original car. This agreement was estimated to have saved our client \$51,523.62.

Moving Mess

Ocala Office- Marion County

Our client used a local moving company when coming to the area. When her furniture arrived there was extensive damage to many pieces, several she claims were valuable antiques. After reaching an impasse with the movers who offered her a very low amount of money she came to SVC. After much negotiation with the movers and the client we were able to get \$1296.00, a paltry sum compared to what she claims to have lost.

REGION 5 CASES

Furniture Sale

Tallahassee Office - Leon County

In August 2012 a complaint was received against a Church in Tallahassee .The client advised that the church had purchased furniture from her mother in January 2009. Her mother is 95 years old. The total cost of the furniture was \$1,500.00. The client wanted to be paid in full for the furniture. She had received her first payment for the furniture in January 2012. She made a call to the Church in April 2012 and left a message, but no one from the Church returns her call.

Seniors vs Crime spoke with the Church about the balance owned the 95 year old lady and a payment plan was set up at \$400.00 per month. An agreement was signed by the Church Pastor stating that he agreed to the monthly payment schedule until balance paid in full. He agreed that all cashier checks will be made payable to the 95 year old lady and mailed to the Seniors vs Crime Office monthly. All payment is being made timely.

Walk-in Bath Not Delivered

Tallahassee Office- Leon County

Seniors vs Crime received a complaint from a 72 year old female who complained about a walk-in bath that was supposed to be delivered and installed at their home in Madison, Florida.

The business failed to deliver the walk-in bath that was paid for in full in December 2009 and refused to provide a refund of \$7,500.00 to the 72 year old. The delivery never took place because it was claimed that the bathtub fell out of the truck and was destroyed. The business made a number of small payments to the client totaling only \$450.00. Payments then stopped in October 2010 with a balance due of \$7,080. Seniors vs Crime spoke with the business about the balance owed and a payment plan was agreed to. The business has agreed to payments of \$500.00 per month until the balance is paid in full. To date, all payments are being made in a timely fashion.

Magazine Subscriptions

Crestview Office, Okaloosa County

The Crestview Office handled a convoluted situation that concerned an older couple who got involved in a magazine scheme that got totally out of control. They had accumulated around \$6,000 in magazine subscription fees, were receiving about 25 magazines, and were receiving harassing phone calls and collection agency letters on a regular basis. They did not want to share this problem with anyone, but their daughter and son-in-law convinced them to come into our office.

It took several of our workers, a vast amount of phone calls, and about 3 months before all of the magazine distribution centers could be contacted and agreements worked out to cease and desist in their activities. After we had done that, we advised the couple that they had to be vigilant because we were concerned that one of more of these companies would attempt to re-engage, with or without their concurrence.

This fall, the son-in-law visited our office and while there, told us that nearly a year later that all subscriptions were still stopped, all collection letters had stopped, and all harassing phone calls had stopped. He felt that after all of this time with no activity that our intervention had worked. This was important to us to receive this feedback because too many times we are not sure if what we did had only a temporary effect or a permanent one. Hearing about our client who had long term relief was rewarding to everyone in the office.

Car Purchase

Escambia Office- Escambia County

A female senior citizen took her 2006 Camry XLE (mileage 62,000) to the dealership for an oil change. While waiting for her car a salesperson approached her and asked if she would be interested in taking a test drive in a new 2012 Toyota and she agreed. As they drove she repeatedly asked him what would give her as a trade-in for her car, however, he would change the subject each time and never gave her an answer. When they return to the dealership she agreed to buy the 2012 Toyota.

When she got home in her new car and told her daughter about the transaction, her daughter became somewhat upset and looked at the paperwork. It was at this time that she noticed they had allowed her only \$3500.00 for her 2006 car and had sold her the 2012 for \$24,700.00. The following day she and her daughter went to the dealership to discuss the amount given for the trade-in. According to the Blue Book she should have been given \$10,000 and her daughter also noticed a sign outside the dealership that showed the car her mother had bought was on sale for \$17,999.00. They asked to speak to the Manager and were told nothing could be done. They phoned the salesman but he never returned her phone calls.

She then contacted Seniors vs. Crime, Pensacola Office and made a complaint. This office made several attempts to contact the Manager and the Salesman but were not able to get through to them. The senior and her daughter returned to the dealership, showed the manager our business card with a case number and told the manager that they were taking this case to the Attorney General's attention. A few days later she received a check from the dealership in the amount of \$8,600.00 which she accepted as settlement.

Repayment for Tools

Navarre Office- Santa Rosa County

After an elderly lady's husband became ill, she made an agreement with a gentleman to sell her husband's tools for her. The first tool was sold almost immediately and the lady received \$1000. Two years passed and the woman no longer able to reach the man. The woman contacted Seniors vs. Crime.

Seniors vs. Crime made several attempts to reach the man by telephone, he did not respond. SVC sent a letter requesting he contact the lady with a payment agreement within a 15 day time period. The lady received a check for \$500 and a note stating he would repay the remainder of her monies \$1000 within the next 2 months.

This case is still open pending that last \$1000.

Heating and Cooling Contractor

Navarre Office- Santa Rosa County

A couple came to Seniors vs. Crime after they had come to an impasse with a Heating and Cooling contractor. The contractor had attempted to fix the couple's furnace for \$830. When the contractor was unsuccessful, he removed the parts he had installed and replaced them with old parts. He then told the couple he would return their money. When the money did not appear the couple repeatedly called the contractor. He told them twice the check was in the mail. Then he stopped taking their calls.

Seniors vs. Crime was able to get in touch with the contractor who said he would send the check and call the couple. After the contractor did not contact the home owners or send them a check, Seniors vs. Crime sent him a letter. The contractor then sent the couple a check but it was made out to the wrong person.

Seniors vs. Crime called the contractor. The contractor hand carried a check to the happy home owners who were able to replace their bad heater with a rebate from the gas company before it got cold.