



*Ashley Moody Attorney General*

# **Seniors vs Crime**

*A Special Project of the Florida Attorney General*

## **2018 Annual Progress Report to the Florida Attorney General**



*Pat Hanna, Regional Director of Region 2. Beloved by all. Passed in 2018.*



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# ACCOMPLISHMENTS

The mission of the Seniors vs. Crime Project is to help prevent crime and fraud, assist consumers in resolving civil disputes, and assist 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 by providing complaint resolution services, mentoring, or referral to another source for help or to a law enforcement agency, and
- Promoting senior involvement with law enforcement for the protection, well-being, and peace of mind of seniors.

In 2018, our mission was executed through several programs: (1) Regional Office Program at which seniors can obtain the personal assistance of a Project volunteer ("Senior Sleuth") at local offices throughout the state; (2) Crime Prevention, which helps seniors recognize the patterns of fraud and schemes that are used to cheat elderly; and (3) Florida Seniors Against Investment Fraud, (FSAIF), a program funded through FINRA used to educate Florida seniors in investment fraud prevention.

The Senior Sleuths directly assisted 17,742 Florida seniors during 2018. 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 Regional Offices during calendar year 2018.

The Attorney General's steadfast enforcement of consumer protection laws gives the Project its "teeth" in helping seniors resolve disputes with businesses that may have cheated or treated the senior consumer unfairly. Without the Attorney General's strong commitment to consumer protection, the Project would be significantly hampered in resolving consumer-related issues. 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 frauds will have someone and somewhere to turn to for help.

This same commitment to consumer protection ensures that the Project remains funded with no taxpayer assistance. The Project was initially funded by donations made as part of civil settlements reached by the Attorney General's Office to resolve problematic business practices. However, as the Project grew, it became difficult to function on uncertain donations. Often paid staff had to continue their work as unpaid volunteers until new funding arrived. This concern was addressed in the beginning in June 2014 when the Project became funded through a grant administered by the Attorney General's Office. Staff and Senior Sleuths are dedicated to helping victims in a caring and professional manner. The Project will continue to seek out further efficiencies to improve

# ACCOMPLISHMENTS

our services to those in need, and to pursue every opportunity to expand the services provided in pursuit of our goals.

There were 2,820 new cases reported to Offices in 2018. Of these 2,136 were deemed “workable.” (Workable cases are those cases that were addressed by Seniors vs Crime. They do not include cases that were referred for initial investigation to other agencies.) Senior Sleuths were able to “Resolve to Satisfaction” 481 of these cases and “Resolve with Recovery” 599 of those cases. This resulted in a clearance ratio of approximately 51% of all “workable” cases reported-- a testament to the quality of services provided by the Project through Office Operations.

The number of complaints reported by the Offices decreased from 3,023 in 2017 to 2,820 in 2018. Recoveries rose slightly, from \$ 1,089,910 in 2017 to \$1,146,057 in 2018. Office Operations resulted in seniors saving an additional \$986,327 in the form of “realized gains”. (An example of a realized gain may be a contractor returning to finish work for which he had already been paid.) Total savings to seniors who utilized Seniors vs. Crime services was \$2,132,384.

Approximately 28% of all “workable” complaints resulted in a recovery of funds for seniors.

Speakers addressed 18,046 seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training, or present FSAIF training. Project speakers conducted 301 speaking engagements.

Senior Sleuth volunteers provided over 34,987 hours of free services to assist Florida seniors.

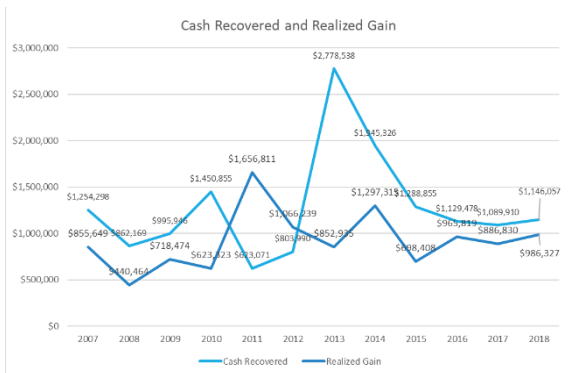
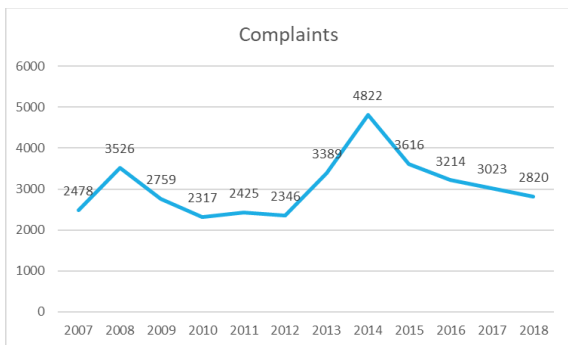
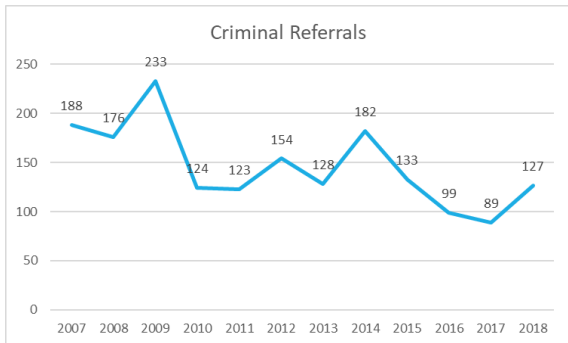
In 2018, there were 126 cases determined to be criminal in nature. These cases were referred to law enforcement for follow up. Law enforcement reported that 2 criminal arrests were made based on the Seniors vs. Crime case files. Not all arrests are reported back to the Offices by law enforcement, and one “arrest” often involves multiple cases. Therefore, criminal arrests by law enforcement resulting from Seniors vs. Crime Project efforts are likely underreported.

There were 593 complainants whose cases were deemed “unworkable” during 2018. These are cases where the complainant may have waited over a year to file a complaint, the business may have filed bankruptcy or was no longer in operation, there is no documentation verifying the complaint, etc. Many of these complainants were still content in knowing that someone cared enough to meet with them, listen to their complaint, and do whatever was possible to try to help.

Senior Sleuths assisted an additional 11,353 people 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.

2018 proved to be another very successful year for the Project in protecting seniors who had been victimized, while also giving thousands more the tools needed to prevent becoming a victim, all at no cost to the state taxpayers.

# ACCOMPLISHMENTS



# ADMINISTRATION

## STAFFING

The Seniors vs. Crime Project is staffed with twelve (12) paid positions. All paid positions are part-time positions. Volunteers are not paid, but are reimbursed for incurred expenses

### 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

The five (5) Regional Directors oversee daily operations of the Project within their geographic areas of responsibility, 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 local 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 absence of the Regional Director.

### 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 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. Senior Sleuths are found actively serving their fellow seniors in the many Offices located throughout the state or in support of law enforcement operations. Senior Sleuth active membership averages 200 members. Active Senior Sleuths are those who work in the Offices to resolve complaints, work in the field to conduct education programs, and work at home to perform administrative detail.



## ADMINISTRATION

As the Project continues to expand services and programs, volunteer membership will likely expand. The Project attracts seniors from all occupations and lifestyles. Staff is always able to locate a volunteer within the membership that has the required skill set required for the needed task.

## OFFICE OPERATIONS

There are currently 38 offices in operation throughout the state. This number fluctuates yearly, based upon demand for services and availability of donated office space. There are currently 201 Senior Sleuths who staff these offices.

Offices are where Seniors help Seniors. Offices are the centerpiece of the Project's efforts to provide direct services to our seniors. An Office, staffed by Senior Sleuth volunteers, is a place 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 repercussion.

Offices give complainants 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 Senior Sleuths, referred to the Office of the Attorney General for investigation, or sent to another agency, such as the Division of Consumer Services. Senior Sleuths will exhaust all potential resources in an attempt to help the complainant.

The Project's first Office opened as a pilot project in Delray Beach on July 1, 2001. Based on its success, the concept was replicated throughout the state. In 2002, there were four (4) Offices among Citrus, Marion, Palm Beach, and Sumter counties. With the exception of the original Office in Delray Beach, the additional Offices were opened in partnerships with the local Sheriff's Offices. This partnership with local law enforcement has allowed Seniors vs. Crime to expand to forty-two offices statewide. The total number of active Offices varies from year to year. This is a result of the demand for services in an area decreasing or donated space no longer being available. Nonetheless, all complaints from these areas are referred to and handled by area Offices.

Since July 1, 2001, Offices sponsored by the Attorney General have recovered over \$20,729,254 for seniors, the result of 51,226 cases handled by trained Senior Sleuth volunteers. Realized gain, tracked only since 2006, reached \$14,716,861. 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 review their concerns. Often a complaint may involve no wrongdoing by anyone. Helping a senior to understand a contract or helping them to read a phone bill is just as impactful sometimes as is a recovery when wrongdoing is involved.

Office Senior Sleuths are directly responsible for over 704 criminal cases against companies and individuals having been referred to law enforcement. The vast majority of these criminal cases would not have been filed without the great work of the committed and dedicated Senior Sleuths who identified multiple victims of scams and provided law enforcement with concrete case files.

# OFFICE OPERATIONS

## 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 opened in January 2012. This office is located in space provided by the Broward County Sheriff's Office. The Sheriff's Office donated all equipment, furniture, and telephone lines.

### 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. The Sheriff's Offices in Glades and Hendry counties have agreed to forward all cases that are civil in nature to the Okeechobee Office, as these counties could not support individual offices.

### 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 only operates as a complaint intake center, 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.

# OFFICE OPERATIONS

## HIGHLANDS COUNTY/ SEBRING

The Highlands County Office opened in November 2017. The office is located in space donated by the Highland County Sheriff's Office within their HQ building. The Sheriff's Office donated all office furniture, equipment and telephone services.

## TAMARAC/BROWARD COUNTY

The Tamarac Office in October 2017. The office is located in space donated by the Broward County Sheriff's Office. The Sheriff's Office donated all office furniture, equipment and telephone services.

## REGION 2-WEST/CENTRAL

### SARASOTA COUNTY/SARASOTA

The Sarasota office was opened in July 2008 in space donated by the Seniors Friendship Center. The office equipment is donated and maintained by the center.

### SARASOTA COUNTY/VENICE

The Sarasota County Sheriff's Office satellite location in Englewood operated until November 2017. At that time Sheriff's Office decided to close that location and suggested the Venice Friendship Center would be willing to offer us a space in their location at 2350 Scenic Drive, Venice FL. We are currently in the process of setting up that office. The Sheriff's Office also donated the two computers that had been used at the Englewood location.

### 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.

### HILLSBOROUGH COUNTY/SUN CITY CENTER

The Hillsborough County Office opened in 2008 in space donated by Alfred Hoffman, Sun City Plaza, Inc. In June 2016, Sun City Plaza, Inc. could no longer provide us with an office space. The volunteers at Sun City reached out to the Sun City Community Association who offered us a space in one of their buildings.

### PINELLAS COUNTY/ST. PETERSBURG

The St. Petersburg Office opened in February 2004. This office is located in space donated by the Sunshine Senior Center. 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.

# OFFICE OPERATIONS

## REGION 3-CENTRAL/NORTHEAST

### DUVAL COUNTY/JACKSONVILLE

The Duval Office opened in July 2018. The Duval Main Office is located within a conference room of the BBB of Northeast Florida. The BBB graciously offered to assist SVC with free use of its facilities, internet, and phone after learning that SVC wanted a physical location and knowing that the BBB and SVC share similar goals of honesty in business. In November 2018, a second office opened in the Jacksonville Sheriff's Highland Office Zone 6 under command of Assistant Chief Greg Burton. The Sheriff offers free use of its internet, phones and partial use of a conference room.

### NASSAU COUNTY/FERNANDINA BEACH

The Fernandina Beach Office opened in May 2010. The Office is located outside the secure area of the Fernandina Beach Police Department in the lobby. A large community meeting room is available. The police department supplies modular furniture, locking cabinet, internet Wi-Fi, telephone, copier, and supplies.

### ORANGE COUNTY/ORLANDO

The Orlando Office opened in April 2010 in space contiguous with an Orlando Police Department Substation. The police department has furnished most office supplies, furniture, internet, and equipment.

### PUTNAM COUNTY/PALATKA

The Putnam County Office opened in March 2013 within the Putnam County Sheriff's Office in Palatka. The Sheriff's Office provides office furniture, telephone, internet, computer, and file cabinets.

### SEMINOLE COUNTY/ALTAMONTE SPRINGS

The Altamonte Springs Office opened in May 2004 within a substation provided by the Altamonte Springs Police Department located in the Altamonte Springs Mall. The police department provides use of a large classroom, a room, office furniture, office supplies, a computer and telephone.

### ST JOHNS COUNTY/ST. AUGUSTINE BEACH

The St. Johns Office opened in May of 2008 within the St. Augustine Beach Police Department, but moved to its own building in the St. Augustine Beach government complex. The City provides computer, internet, furniture, telephone, a lockable filing cabinet, and use of a conference room.

### FLAGLER COUNTY/PALM COAST

The Flagler Office opened on July 16, 2015 in a Flagler County Sheriff Substation in Palm Coast, but in 2018 has moved to the Flagler County Court House Chaplin's Office. The Sheriff provides office furniture, internet, phone, and file cabinets.

# OFFICE OPERATIONS

## 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 services.

### 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 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 provided office space, desks, chairs, use of copier, use of printer, use of phones, access to internet, and telephone support from the front desk.

### LEVY COUNTY/BRONSON

The Bronson Office 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 services.

### MARION COUNTY/OCALA

The Ocala Office opened in November 2007 in office space donated by the Ocala Police Department. The 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.

### SUMTER COUNTY/ THE VILLAGES (WILDWOOD)

The Wildwood Office in The Villages opened in October of 2013. This Office is located in space donated by the Wildwood Police Department in the substation located in the Brownwood section of The Villages. The police department donated office equipment and telephone services.

# OFFICE OPERATIONS

## LAKE COUNTY/THE VILLAGES (LEESBURG)

Leesburg Office - the Leesburg office opened in August of 2016 in space donated by the Lake County Sheriff's office in their substation in the ViaPort Mall.

## LAKE COUNTY/ THE VILLAGES (FRUITLAND PARK)

Fruitland Park Office - the Fruitland Park office opened in December 2016 at the request of the Fruitland Park Police Department and is housed in their substation located in the Moyer Recreation Center in The Villages. It is the fourth office to open in The Villages and the fourth office located in Lake County.

## REGION 5-PANHANDLE

### 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 services.

### 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 Center donated office furniture and office equipment to this Office. The Leon County Sheriff's Office made senior sleuth badges and handouts. 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 Crestview Wal-Mart donated the computer, while Mr. Lundy and the Crestview Police Department donated office furniture, equipment, and telephone service.

### 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 Assistant Attorney General Mike Burns donated office furniture. Assistant Attorney General Mike Burns and Wal-Mart donated office equipment. Wal-Mart's of Gulf Breeze, Ft. Walton Beach, and Navarre have made numerous financial donations to this the Project for this Office. Utilities, except for telephone, are donated by the Center.

## PRACTICES AND SERVICES

The Project also has presented messaging 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 UNIT

The Project has developed an outstanding working relationship with members of the Attorney General's Citizen Services Unit. In late 2013, the Unit affirmed it would routinely refer all complainants to the Project deemed within SVC's mission. This referral system assures that each complainant will speak directly with a Senior Sleuth volunteer and have their complaint reviewed. The Project also shares all information on complaints that comes directly into Offices with the Attorney General's Citizen Services Unit so the complainant may be entered into the Unit's database. The Project's relationship with the Unit benefits the Project through additional complaints being received, and benefits the Unit, as many issues may be resolved as a direct result of referral. It has already been noted through feedback from complainants that many people are happy to be able to speak to someone directly, rather than receive written correspondence. They have been very happy that the complaint is addressed.

### PARTNERSHIP WITH THE ATTORNEY GENERAL'S CONSUMER PROTECTION DIVISION

The Project has forged a great working relationship with the Attorney General's Consumer Protection Division in providing services to Florida seniors. Consumer Protection Attorneys and Investigators are often called upon to make presentations at Project annual training sessions. Regional Directors also work with CP personnel in coordinating the referral of complaints for OAG review and potential enforcement actions, trend spotting and consumer education. The Project also conducts joint speaking engagements with CP as part of the Project and OAG outreach. This close working relationship ensures Project members are familiar with CP Attorneys and Investigators who work within their regions to the benefit of all Florida seniors.

### FLORIDA SENIORS AGAINST INVESTMENT FRAUD (FSAIF)

The Project 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 in 2008. Over 70,238 people have attended presentations made by Project staff since the inception of the FSAIF program. Staff from the Office of Financial Regulation also attend many of 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.

When grant funding ended, the Project began collaborating with the Financial Industry Regulatory Authority. FINRA has an outstanding investor education program that is an upgrade to the FSAIF program. Rather than 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 includes a "Fight Fraud 101" brochure and a popular "Tricks of the Trade" a DVD and that has been followed by FSAIF since 2010. In 2018, trained staff from the Project conducted 89 FSAIF presentations, reaching 8,873 seniors who were interested in investment fraud awareness and avoidance.



## PRACTICES AND SERVICES

### 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 their family. With this in mind, the Project maintains a website, [www.seniorsvscrime.com](http://www.seniorsvscrime.com), where seniors may ask for assistance, volunteer, or request speakers for their clubs, organizations, etc. The website 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 local law enforcement agencies.

# REGION REPORTS

## REGION 1

### State of the Region Message

*Wayne J. Picone, Regional Director*

*Martin Jacobson, Deputy Regional Director*

Region 1 offers services to the counties of southeast Florida, which include Indian River, St. Lucie, Martin, Okeechobee, Highlands, Hendry, Glades, Palm Beach, Broward, Miami Dade, and Monroe.

The year of 2018 was a year of changes for the region. The first was giving additional responsibilities to the Tamarac office. All 800# telephone calls to the Project for the region are now directed to them. The calls are pre-screened by them and persons seeking assistance are advised and directed to the proper office or agency for servicing their needs. This has saved field office time and quickened our response.

Due to unexpected retirements, new office managers had to be recruited and trained in three offices, Delray, West Palm Beach and Coral Springs. The Cooper City office was temporarily closed because of personal health issues among the volunteers.

The retirement of Al Payne who was the Deputy Regional Director and the original volunteer in the first field office established 2001 in Delray Beach was a reminder of how the Project has persevered through years of challenges in protecting and educating seniors when it comes to scams and schemes.

It was most fortunate an individual who has knowledge of and had prior association with the Project was able to fill the position of Deputy Director. Martin Jacobson, a retired Stuart law enforcement officer, had worked closely with Vern Thornton when Seniors vs. Crime was founded. After 30yrs. of service, Martin retired from law enforcement and transitioned easily and enthusiastically to his new position with the Project.

Throughout, all the volunteers performed their duties with diligence and distinction as the following case synopses will show.

### Case Synopses

#### *Furniture Repair*

*Palm Beach County/ Delray Beach Office*

An elderly woman placed a \$3,000 deposit to repair furniture valued at \$14,000. After 6 months, repairs were not made and the vendor refused to return the furniture. Seniors vs Crime volunteers contacted the vendor on her behalf, consequently the repairs were completed and the furniture was returned.

## REGION REPORTS

### *Consignment Sale*

#### *Dade County/ North Miami Beach Office*

A consignment store sold the items that they were contracted for but did not remit the monies from the sale to the owner. The owner attempted to collect the money but only received \$92.00 of the \$1,000 owed. Seniors vs Crime was contacted to help. After contacting the consignment business, a check for the full amount was sent to the owner.

### *Criminal Referral*

#### *Dade County/North Miami Beach Office*

The Seniors vs. Crime office received a complaint against a roofing contractor claiming money was taken but no work had been performed. Upon interviewing the complainant, it was learned he was represented by an attorney and the office could not accept the case. Approximately 10 days later another person claimed he and his neighbor were the victims of a roofing contractor taking money and not performing any work. The volunteer recognized the name of the contractor from his prior interview. He started researching and fact finding the history of the contractor. The contractor had his license revoked and DPBR and the Monroe County State Attorney were also interested in the roofer's activities. The complainant was referred to the Monroe County State Attorney's office. The contractor was arrested and charged with several felonies for his conduct throughout Monroe County. The charges were felonies because his activities were Hurricane Irma related.

### *Improper Installation*

#### *Highlands County/Highlands Office*

A Big Box store had referred a contractor for a new floor installation. After the work was completed, the homeowner noticed the floor did not appear to be seated properly. The volunteers talked to a representative and an inspector from the store was sent to the home. It was determined that no underlayment had been used. A \$2,000 refund was issued.

### *Roofing Inspection Failure*

#### *Okeechobee County/Okeechobee Office*

The complainant had a new roof installed and placed the home on the market for sale. A perspective buyer hired a home inspector to view the home before the purchase. The inspector informed the buyer the roof shingles did not meet standards. The roofing contractor contended he installed shingles the manufacturer claimed were in compliance with the standards required. The manufacture had their representative inspect the roof and found the shingles were faulty. The owner received money from the manufacturer for a new roof.

# REGION REPORTS

## REGION 2

### State of the Region Message

*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.

During the months of January through December 2018, Region 2 received 485 new cases. These cases resulted in our volunteers recovering \$205,814 in cash for complainants and an additional \$98,642 in realized gain. Volunteers donated 6,234 hours of their time in helping seniors in the Region. Volunteers also conducted 34 speaking engagements throughout the year with attendance of 1,479.

*Seniors vs. Crime and Region 2 suffered a huge loss in late December when long time Regional Director, Patrick Hanna died after a courageous battle with cancer. Patrick was a retired NYPD Sgt. and was retired from Florida state government where he had held a number of positions before retiring from the Attorney Generals Medicaid Fraud Control Unit, working out of the Tampa Office. Our thoughts and prayers are with Patrick's family.*

### Case Synopses

*Window Company Did Not Finish Work  
Sarasota County/ Sarasota Office*

The complainant called to complain about the Window Co. of America, not doing the work they promised. We were able to get in touch with the owner of the Window company, who said it was a matter of complainant being out of town. He assured the work would be finished as promised when the complainant returned. The complainant confirmed he had been in New York, but was coming back. He thanked us for the assistance, and we followed through to make sure the work was finished in good order.

*Deposit Made On Pavers-No Work Done  
Sarasota County/ Sarasota Office*

We were advised of a complaint from the Attorney General's office regarding a local brick paver company. The company had accepted a deposit for some work at the complainant's and never showed up to do the job. The owner did not return the deposit. We were able to get in touch with the company and the deposit money was recovered.

*Damaged Fencing  
Sarasota County/ Sarasota Office*

The complainant called to complain that a tow-truck driver with a local company had caused damage to a section of fencing on her property. She had been unsuccessful in dealing with the company concerning the damage. We were able to get in touch with the company and the matter was resolved when the costs of the damage was paid.

# REGION REPORTS

## *Pain Relief Relived*

*Polk County/Lakeland Office*

Complainant attended a meeting at a luncheon where he heard a presentation on a device for relieving various kinds of pain. A salesman was invited to come to the home where he did further explanation on how this device will eliminate pain. The complainant bought the device for \$3495. The sales contract failed to tell of the 3 day cancellation period. The next day the complainant sent a certified letter to the company cancelling the purchase. On the same day the complainant notified his credit card company that he had cancelled the purchase. At first the credit card company reversed the charges but then reversed that decision in favor of the company. At this point the complaint contacted Seniors vs Crime and our office sent a letter with proof that the purchase had been cancelled within 3 working days as allowed by law. Following this the credit card company complied with our request to refund \$3495 to the complainant.

## *Unlicensed Roofer*

*Polk County/Lakeland Office*

Homeowner signed a contract with a company to have her roof replaced. She asked if the company was licensed and was told that they were. A partial payment of \$2000 was made when the contract was signed. Weeks passed and the replacement of the roof was not done in spite of numerous phone calls to the company. The homeowner brought the matter to our office and we learned that this company had a license for aluminum contracting but not for roofing. The homeowner was assisted in completing a complaint form to DBPR and a letter sent to the company requesting that \$2000 be refunded to the homeowner. 6 weeks later, the homeowner contacted our office to report that she had received a check for \$2000 from the company.

## *Roofing Job Does Not Pass Inspection*

*Polk County/Lakeland Office*

Homeowner contracted with a company to have her roof replaced and paid by check one-half of the contracted price of \$6000. When the work was done, the building department notified the homeowner that the roofing job did not pass inspection and the company had been informed of the remaining work that needed done to pass inspection. This was the 3rd notice from the building department. A letter from our office to the company resulted in workers returning to the home, finished the job, and the building department approved it.

## REGION 3

### State of the Region Message

*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 Regional Director supervises the northern counties. The Deputy Regional Director supervises the southern.

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The Duval Offices, managed by Dallas Cook, opened in latter 2018. One office opened within the Better Business Bureau of Northeast Florida in space offered by Shannon Nelson Communications Coordinator and President Tom Stephens. A second office opened in Zone 6 of the Jacksonville Sheriff's Office commanded by Assistant Chief Greg Burton. The Duval Offices expect to respond to many requests for help given that they serve a high population area of 864,263 in 2010. Duval has serviced 28 new cases and made 7 educational presentations. Dallas has a staff of nine between the two offices.

The Nassau Office, embedded in the Fernandina Beach Police Department and managed by Dick Dodson, enjoys a small town feel with a county population of 82,721 in 2017, serviced 24 new cases and made 12 educational presentations. Nassau also placed many articles in the local paper. Dick has a staff of five.

The Orange Office, embedded in an Orlando Police Department Substation in southeast Orlando and managed by Severo Santamaria, has a big town feel with a county population of 1,145,956 in 2010, serviced 129 new cases and made eight educational presentations. Severo has a staff of six.

The Putnam Office, embedded in the Putnam County Sheriff Office and managed by Vicki Schnoor, enjoys a small town feel with a county population of 74,364 in 2010, serviced 19 new cases and made 16 educational presentations. Vicki has a staff of seven.

The Seminole Office, embedded in the Altamonte Spring Police Department subdivision within the Altamonte Springs Mall and managed by Mary Campbell, has a big town feel with a county population of 422,718, serviced 232 new cases and made 13 educational presentations. Mary has a staff of seven.

The Flagler Office, currently in the Flagler County Court House and managed by Ken Seymour, has a small town feel with a county population of 95,696 in 2010, serviced 109 new cases and made 19 educational presentations. In 2018, the Flagler Office relocated this year when the Flagler County Sheriff's Operations Center evacuated due to a sick building syndrome. All of the Sheriff's employees relocated to the Flagler County Court House until further testing and remediation are completed. The Seniors vs Crime Office followed the Sheriff and moved to the Courthouse in a slightly smaller office space than we enjoyed at the Operations Center. The upside of the move is we continue to have a large walk in client count and the location has provided a strong bond with county employees and city department heads that frequent the courthouse. The Sheriff and his office continue to be a big supporter of our SVC project office. Ken's Flagler Office has a staff of seven.

The St. Johns Office, housed in its own small building offered by the City of St. Augustine Beach and managed by Ken Seymour (Ken manages two offices) enjoys a small town feel with a county population of 190,039 in 2010, serviced 36 new cases and made 10 educational presentations. In 2018, the St Johns Office saw a reduction in staff due to personal and health problems, including a caseworker involved in a crash with a semi on I-95. Two caseworkers are no longer able to attend regular office hours but volunteer their time when available to conduct outreach programs for the St Johns Office. The St. Johns caseload decreased during 2018, which led to a reduction in days open to the public. Ken's St. Johns Office has a staff of four.

Region 3 had the following numbers for calendar year 2018: New Cases, 578; Criminal Referrals to local Law Enforcement, 20; Cases Resolved, 180; Resolved Clearance Rate, 49%; Recovered \$203,921; Recovered Realized Gain, \$154,297; Volunteers Hours, 7,078; Speaking Engagements, 54; and Number Attended Engagements, 4,161.

## Case Synopses

### *Roofing Company Non-Responsive*

*Duval County / Jacksonville*

A sales representative representing a company in Jacksonville offering to do the repair approached a homeowner who needed roof repair due to a hurricane in the Panhandle. The sales representative and the homeowner made a deal with the homeowner signing an assignment of benefits (AOB) for his insurance. The roofer did not respond to do any work on the house. The homeowner filed a complaint with the Florida AG. The OAG sent a referral not to SVC. A referral was sent to the Duval SVC Office. A caseworker contacted the roofer. Within two days, the roofer began to comply. However, the complaint was concerned the roofer may be running a scam operation and wished to cancel the contract and have his \$6,500 returned. The roofer balked at the implication that he could be running a scam. The caseworker spoke to the roofer and convinced him that his best interest lay in releasing the AOB and returning the money. The homeowner advised his money was returned and the AOB released.

### *Gold Coin Deception*

*Duval County / Jacksonville*

A 95-year-old WWII Army veteran wished to purchase gold coins from a company in Texas who advertised in a military magazine. A sales representative of the company phoned him about the specific coins he wanted. The sales representative was fast-talking and used high pressure, which confused the vet into buying \$50,000 of coins, which were other than those he wished to buy. When the coins arrived, he realized the order was technically correct, but they were not the coins he thought he would receive. He complained. The company refused to reverse the deal. The buyer asked his son, a lawyer in Washington, to help. The son called the company to no avail. The son contacted the Texas AG asking for help. The Texas AG referred the case to the Florida AG. The Florida AG referred the case to SVC and the Duval Office. The caseworker called the company. The company agreed to a return of the coins and to a refund of the \$50,000 in six payments. No payments have been received yet.

### *Poor Job of Plumbing*

*Duval County / Jacksonville*

Plumber worked on house. The work was done over a long time and not done well. Homeowner did not finish paying the plumber due to poor workmanship. Plumber filed a lien against the house for \$18,000 and for work that arguably should have been around \$4,000. Homeowner could not afford an attorney. Homeowner complained to the Florida AG. The OAG referred the case to SVC. The caseworker learned the issue was not in the court as the plumbing company filed with the court to seize the house. The caseworker attempted to work with an

## REGION REPORTS

attorney of the plumber, but the company refused to give SVC the attorney's information. SVC dropped the case as the issue was now in the court.

### *Getting Shuttered In*

#### *Flagler County / Bunnell*

A sales representative of a midsized company contacted a recently widowed woman on a fixed income regarding the purchase, financing, and installation of hurricane shutters for her home. The sales person advised her home was not suitable for the less expensive shutters due to its exterior composition and proceeded to sell her the most expensive shutters the company provided at a price of \$26K. The salesperson stated she was eligible for a state program called PACE that would allow her to repay the cost through a special assessment on her property and minimize her payment so it would be affordable. The client discovered a problem when she received a welcome letter from a finance company for an amount she could not afford. Review of the sales documents by the caseworker uncovered numerous inaccurate and misleading information on the finance application including income and the ability to pay the loan. The caseworker was able to communicate with the CFO who is a partner with the company and identified the inaccuracies and transaction issues. The CFO at first wanted to offer a 50% discount to the loan but later decided to forgive the loan completely. The CFO advised he would use this case to train future sales employees on properly qualifying a customer for their products. This outcome is evidence that SVC does make a difference in clients lives and that there are businesses out there that care enough to make clients whole by doing the right thing.

### *BIG Box Store*

#### *Flagler County / Bunnell*

An elderly man came to the office regarding charges to his big box store credit card, which he did not make. The client's attempts to correct the problem with customer service only resulted in giving him the runaround, which he did not understand. The caseworker attempted to contact customer service. Customer Service would not speak to him without the client present. The client and caseworker set up a meeting where both could communicate with customer service by phone. Eventually they were able to speak to someone in the fraud department who later sent the documentation to the client to be completed. The caseworker assisted the elderly client and completing the fraud forms and faxed the documents to customer service. Three weeks later the client received a refund of \$1260.58 for the fraudulent charges. The elderly client was elated and thanked the caseworker for all his help in a frustrating matter.

### *Switching Gears*

#### *Flagler County / Bunnell*

A Flagler senior brought his vehicle to a local repair shop regarding a transmission issue. The repair shop advised the client he could do the repair at a reasonable amount but did not provide the client with the required written estimate. The repair shop returned the vehicle but the transmission still not work properly. The client received a bill from the repair shop for \$2900.00. Investigation by the caseworker revealed that the repair shop had not done the transmission work as stated but had brought the clients vehicle to a commercially known transmission shop for the repairs and that the transmission shop had closed and gone out of business. Investigation also revealed the transmission shop had completed the job for \$ 1600.00 and the repair shop had charged the client \$1300.00 as a



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service charge. The repair shop admitted not giving the client a written estimate as required and provided a cash refund of \$500 to the client. The caseworker contacted the corporate office of the commercial transmission shop, which authorized the repair of the client's transmission at another repair shop at no cost to the client. The value of that repair was \$2,400. The client expressed thanks for the assistance provided by the SVC caseworker in resolving this complaint.

### *Remodeled Bathroom*

#### *Nassau County / Fernandina Beach*

Client came to us, as she was dissatisfied with a bathroom-remodeling job. Many attempts by our client to resolve this issue proved fruitless. We contacted the contractor and after several conversations, he agreed to pay \$3,000 to our client so she could hire another contractor to finish/repair the original work. Client very satisfied.

### *Bad Tenant*

#### *Nassau County / Fernandina Beach*

A lady came to us with an issue with a tenant. She verbally agreed to rent her house to a person for \$500 a month. Not only did he not pay but also damaged her home and put 5,000 miles on her car (which he was not supposed to drive). Case referred to Law Enforcement.

### *Window Job Never Started*

#### *Nassau County / Fernandina Beach*

Client signed contract for \$22,000 to replace windows. The contractor kept moving the install date later and later. In frustration, the owner called us and we in turn called the contractor. Shortly after we called him, he gave the homeowner a check for \$22,000. A good win for SVC.

### *Roof Job Not Done*

#### *Orange County / Orlando*

A client had damage to her home from Hurricane Irma in 2017. She contacted Company A to repair the damages to her roof. Company A was busy and put her on a waiting list. Many calls were made to determine when the work would be done. Finally Company A said that they were overbooked and Company B would be doing the work, but no date was given. Finally, after many calls from SVC, the work was finished in October of 2018 to her satisfaction.

### *Sloppy Tile Installation*

#### *Orange County / Orlando*

A client filed a complaint regarding very sloppy work regarding the installation of tiles in her home. The grout was all over the tiles. She also contacted the company and advised them that she wanted the work to be corrected or

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her money back. Company refused. SVC contacted the company numerous times regarding her complaint. Finally, both parties came to an agreement. The Company eventually made the tiles and grout work acceptable.

### *Soffits Not Done*

#### *Orange County / Orlando*

The client experienced billing issues with a roofing company with whom she had contracted. She filed a complaint with SVC. She advised that they were to replace the soffits and had not done so. SVC verified the contract did show soffits were to be replaced. SVC made numerous calls to this company regarding her complaint. Company would not return calls. Eventually SVC contacted the company's home office in Georgia. An agreement was made to replace the soffits. Further, a refund of \$232.52 was received by the client, which was a surprise, as she was not asking for a refund.

### *Subcontractor Not Paid*

#### *Putman County / Palatka*

We received a case concerning a couple that had hired a contractor to repair their home after hurricane damage. The contractor, in the course of repairing the home, inadvertently did some damage. The contractor proceeded to hire another contractor to fix what he had damaged. He promised the homeowner he would pay the subcontractor.

The subcontractor was not paid and threatened to put a lien against the homeowner's property. The homeowner tried to contact the original contractor, to no avail. The homeowner paid the subcontractor to avoid the lien.

The homeowner contacted the Attorney General's Office and the case was assigned to SVC. We sent a letter to the original contractor asking for his side of the story. His reply indicated a confusion with the subcontractors' invoice. A few days later, the original contractor reimbursed the homeowner what he paid the subcontractor.

### *Prepaid money card*

#### *Putman County / Palatka*

We were contacted about a problem an elderly woman was having with a prepaid money card she had purchased at a local grocery store. She purchased two prepaid money cards and immediately tried to activate both cards. She was able to activate one card with no problem but was told she was not the cardholder on the second card.

Our Caseworker called the customer service number about the money card. It took about 45 minutes on the phone before we were able to get an address for a written inquiry. Three Caseworkers made calls to the money card customer service on three different occasions. The caseworker finally got the information on what to do after many emails and phone calls to the money card's security department.

The whole process took about 30 days. The client received a check for \$500.00 for the money card and an apology for the confusion. Our client was very happy to get her money back and thanked us for our help. Case took approximately five weeks to resolve.

# REGION REPORTS

## *Commissions owed*

### *Putman County / Palatka*

On a request for assistance, a client contacted an SVC caseworker at the Palatka office in Putnam County. The client stated that he was owed money from a travel video company for videos he sold on their website on a Commission basis for the past nine years. Despite his many letters and phone calls to this company, he was not successful in receiving any commissions.

During the SVC caseworker's investigation, with a letter and repeated phone calls, the caseworker finally received a phone call from the company's president. The problem the company had was that the client and the company both had accounts in the same bank and to transfer money to the client's account, the travel video company would have had to pay a wire fee.

The SVC caseworker was able to resolve this problem between the company and the client by having them to agree to use PayPal as a medium for payment. Our client recovered \$184.04.

## *Remodeled Bathroom*

### *St. Johns County / St. Augustine Beach*

A walk-in client came to the St Johns office several months ago with the following issue. The client had contracted with a local contractor to remodel his bathroom at a cost of \$15,000.00 with a deposit of 50% down (\$7500.00). The contractor began the work and stopped coming to the client's home. All attempts by the client to contact the contractor by phone led to procrastination by the contractor to finish the job. Eventually the contractor would no longer accept phone calls from the client. The case worker assigned the case was able to obtain a copy of the sales contract which stated there was a no refund for deposits and the homeowner was precluded from listing adverse comments about the contractor on any social media.

The caseworker investigation also revealed the contractor was under probation by the state licensing department. The caseworker assisted the client with submitting a complaint to the St Johns Building Department and Contractor Review Board. When the contractor learned of the complaints with the building departments, he contacted the assigned SVC caseworker and requested his assistance in settling the case with our client. The contractor agreed to refund \$6000 to the client minus \$1500 for the supplies purchased for the job. The contractor also relieved the client from his contract knowing none of these actions would preclude any further action by the Contractor Review Board as that was a future hearing issue. The client was satisfied with his refund and pleased with the SVC assistance on this matter.

## *A House Is Not A Houseboat*

### *St. Johns County / St. Augustine Beach*

A walk-in client came to the St Johns Office with the following issue. The client became a widow with the passing of her husband last year while living in the Northeast. The client decided relocate to Florida in St Johns County where her children reside. The client purchased a building lot in the Parries Subdivision in western St Johns County and had a brand new home constructed this year by the well know local builder who owned the planned subdivision. The subdivision was sold to another building contractor in Jacksonville before its completion and the new contractor was responsible for warranty issues and the homeowner's association development.

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The client discovered when she moved into the home that there were numerous issues all occurring during the dry months of this year. The driveway was seeping water thru the concrete, the water meter box was full of 10 inches of water all the time, and her back yard was crumbling into the retention pond directly behind her home. All attempts to get the issues corrected and her questions answered went nowhere. The caseworker's investigation revealed the subdivision has a high water table but was given the approval to build on by the County with proper drainage being provided by various canals and culverts throughout the subdivision. Investigation by the caseworker revealed one of the main culverts was discovered to be blocked by a large tree inside the culvert, which could not be removed. The caseworker discovered that numerous other residents were experiencing the same seepage and flooding issues and the homeowners association was aware of the problems. The affected homeowners had obtained an attorney and would be moving forward with legal action against the builder. The caseworker advised the client of the other homeowners actions and she later also joined in the legal action. The client is now getting her questions answered and her problems addressed. She expressed appreciation to our caseworker for obtaining the previously unknown information.

## REGION 4

### State of the Region Message

*Stephen C. Renico, Director*

*Judy L. Harden, Deputy 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.

There are now four offices in three different counties that serve the population of The Villages, now approaching 130,000, and the surrounding areas. Lake County now has a total of three (3) offices, Leesburg, Clermont, and the Pennbrooke Fairways office.

Deputy Director Judy Harden oversees the Levy, Alachua and Ocala offices and spends a good deal of time making presentations to the northern, more rural counties, generally in cooperation with local police department and Sheriff's offices. She is always very busy and a real asset to Region 4.

As has always been the case, our office managers continue to be the driving forces behind the success of the region. Because of their continued hard work, we feel they are worthy of mention here:

Alachua – John Caravella; Ocala – Sandy Belinsky; Citrus – Don Dittmore; Marion – Don Henry and Dave Cunningham; Sumter – Bryan Lifsey; Wildwood – Ed Kelly, Jim Ander and Alex Blair; Fruitland Park – John Townley; Pennbrooke – Glenn Babcock; Leesburg – Richard Hunnicutt; and Clermont – Dave Linderman.

The Sumter office, managed by Bryan Lifsey, continues as the busiest office in the state, taking in 539 new cases in 2018, and returning \$529,341.00 to their complainants. They have a large complement of volunteers (29) all of whom work actively on behalf of those who seek our assistance. Sumter celebrated surpassing the \$5 Million mark in October 2018. We congratulate the sleuths of the Sumter office for their stellar work.

The Marion office is seeing a slight increase in traffic due to two new residential projects nearby. Although it is the oldest office in The Villages, Marion continues to produce good results for Marion County.

The Wildwood office continues to get busier and the first part of 2018 was no exception. However, on October 22, 2018, the Wildwood Police Department experienced a disastrous fire, which necessitated our SVC staff to vacate the police annex in Brownwood. The operation was moved to the space occupied by the Fruitland Park

## REGION REPORTS

office. This shift has caused confusion among our complainants and citizens, which has resulted in a drop in the numbers for Wildwood. We are hoping the situation resolves itself in early 2019.

We expect this office, Fruitland Park and the Pennbrooke office will see an increase in cases due to the continued buildup of The Villages in their geographical locations.

The Fruitland Park office officially opened on December 6, 2016 and in their first two years, they have returned over \$35,000 to their complainants.

The Alachua office handles cases not only from Alachua County but from all the northern counties in the region. The Alachua staff has become quite adept at working with long distance complainants and they continue to produce good results year after year. The Alachua folks are a hard working bunch and we appreciate their efforts.

The Levy County Office continues to struggle with getting volunteers. After several months of no staffing, the Levy Office welcomed a husband and wife from the Williston area. A few months later, the husband was diagnosed with a terminal heart condition, and both staff retired. We then welcomed a new volunteer from the Williston area and the office began to see an increase in case numbers. In September 2018, the office again fell prey to a staff shortage, as our only volunteer had been diagnosed with Thyroid cancer, and is now out on an extended sick leave. Deputy Director Judy Harden will continue to visit the office in case someone should need assistance. The office is technically closed and all cases have been transferred to the Alachua SVC office. Our thanks to Office Manager John Caravella and Sleuth Bob Hood for helping coordinate the transfer of cases.

The Ocala office continues to be effective despite occasional personnel shortages, which has been an ongoing problem. Some new applicants have gone through background checks and are now working shifts at the office with some success. The office has seen an increase in workload as their reputation for success has spread throughout the Ocala area. They are rightfully proud of the over \$170,000 they got back for their complainants. In December, the staff was recognized by the Ocala Police Department with a Distinguished Group Award. Each volunteer received an official certificate and the office got a beautiful plaque.

The Citrus County office is the first office that opened in Region 4. They have proven to be a valuable asset to the citizens of Citrus County over the years. Manager Lee Alexander turned over the daily supervision of the office to Don Dittmore who has proven to be a very capable manager. They continue to have the full support of the Sheriff's Department.

The Lake County offices include Pennbrooke, Leesburg and Clermont. All three offices are minimally staffed but have still managed to show success. Pennbrooke is staffed with two (2) volunteers but is open only part of the year as both are snowbirds. Even so, they continue to provide a valuable service to those in need.

Clermont is a three-person office that returned over \$172,000 to their complainants in 2018 which represents a significant effort on their part.

Our newest Lake County office is located in the Lake County Sheriff's Resource Center in the LakePort Mall. It officially opened in 2016 and Manager Richard Hunnicutt holds down the office by himself. Due to some serious health issues, Richard was unable to work from August to the end of 2018 but he is ready now and will be returning in January of 2019. He remains enthusiastic in his efforts to help his clients and puts in a lot of time to make things right.

# REGION REPORTS

## REGION 4 PROJECTS

### OAG Cooperation/Trend Meetings –

We continue to work closely with members of the AG's Consumer Protection Division, particularly Juliette Norwood of the Orlando office. We attempt to have regular phone conferences to discuss ongoing cases and any issues that may develop between offices in the region and the CPD and attempt to meet every quarter although scheduling can be an occasional impediment. The CPD personnel have been most helpful and we appreciate the efforts they make on our behalf.

### The Region 4 Google Project –

Over the last two years, several volunteers have undertaken a monumental task of putting Region 4 completely on a Google based platform.

Additionally, the team has established a regional and statewide website and a desktop site accessible by all offices statewide. This permits the offices to log on in the morning, go to the statewide desktop site and find everything they will need in the way of links, forms, reports, etc. This has enhanced the efforts of the volunteers in every region.

Almost all the credit goes to Royce Robbins, a Sumter and Region 4 volunteer. Royce called on his extensive computer software background and was able to develop a system that includes secure reporting, communication and record storage all on a supported Google base. Royce continues to refine the system and add more features to improve the effectiveness of the offices.

Sumter volunteer Jay Hilton joined him in 2016. We commend Royce and Jay for their ongoing contributions to Seniors vs. Crime and we note the extensive time Royce puts into making the process workable.

### Spanish Outreach Program –

Yolanda Wilcos-Sheerin, a Sumter volunteer, with the assistance of Royce Robbins and Bryan Lifsey, has been working on a Spanish version of the website for our Spanish speaking population. This effort has taken many hours of time and the project is essentially completed. Yolanda makes regular visits to Spanish language churches in Wildwood and Leesburg as well as clinics, etc. to explain Seniors vs. Crime and our mission to our growing Spanish language population.

### Speakers' Bureau -

Under the direction of Sumter manager Bryan Lifsey, our Speakers' Bureau continues to provide educational services to many citizens throughout the region. The Sumter office alone made 73 presentations to various groups throughout the region which were attended by over 5,200 people. In addition, Region 4 remains the #1 user of FINRA educational materials in the nation. We appreciate our FINRA partners and their generosity – they provide us with a wide range of materials free of charge and have been supportive of our efforts for many years.

### Facebook Page –

We have managed to have some success with our Facebook outreach. Currently we have well over 1,300 followers who receive regular postings on current scams, preventative measures, and SVC items of interest. We will continue in our efforts with Facebook in hopes that interest will expand in the coming year. Our page can be accessed at [www.facebook.com/SeniorsvsScrimeregion4](http://www.facebook.com/SeniorsvsScrimeregion4).

# REGION REPORTS

## Region 4 Newsletter –

We continue to send out our quarterly newsletter to all the offices in Region 4. It contains information about upcoming events, gives honorable mentions to sleuths who excelled in their efforts to make things right, provides quarterly statistics for the region and updates everyone on the status of certain projects such as our Google project.

The newsletter has been well received and we will continue to produce it on a quarterly basis to provide information and recognition to our hard working volunteers.

## Case Synopses

### *New Car Came With A Bonus*

#### *Marion County/Marion Office*

A complainant came into the Marion Office and stated she had purchased a new automobile from a car dealer. The proud and very happy new car owner drove the car home and parked it in her garage.

A day or two later she was going to drive to see friends and show them her beautiful new car. As she was about to get into the shiny new car she saw some movement in the interior. Upon a closer look, the proud new car owner realized the movement was from a very large cluster of Black Widow Spiders. A Very, Very Large Cluster at that!

She immediately called the dealership explaining her dilemma. The proud new car owner was told that the dealership could not do anything. Dave Cunningham and a new sleuth, Conni Treadway, being trained by Dave, took over the case.

After several conversations with the dealership it was discovered that the car had been stored for a time in a field before delivery to the dealership, where the infestation must have taken place. More contact with the dealership failed to yield any positive results for the car owner. Both sleuths refused to give up, and after more contact with the dealership, the dealership agreed to have the car fumigated and sanitized, which resulted in the demise of all the Black Widow Spiders.

The complainant stated she was satisfied with this, and is now showing her friends her new car .....with a story.

### *Incomplete Home Renovation Project*

#### *Sumter County/ Sumter Office*

Our 66-year-old female complainant signed a construction home remodeling contract with a local vendor on May 27, 2017. At that time, she paid an \$8000 deposit against a \$35,900 contract. Work was supposed to start within six weeks. After eight weeks with no sign of construction started, complainant came to our office for assistance. She wanted her deposit back or work started immediately. After some prodding by our office, vendor started work August 15, 2017. There were a lot of changes, many miscommunications, several demands for "milestone payments, and some failed county inspections on the work in progress. Finally, on January 30, 2018, after a lot of follow-up work by SVC staff, the job was completed to Complainants satisfaction and the vendor was paid in full.

## REGION REPORTS

### *Workers Comp Insurance Issues*

#### *Sumter County/ Sumter Office*

Our complainants, a couple signed a major landscaping contract with a local landscaper in September 2017. They paid a deposit of \$10,455 against a project total cost of \$21,235. Two problems immediately arose. First, the landscaper missed several start dates and the landscaper did not produce proof of Workers Compensation Insurance. Complainants refused to let the landscaper commence work until proof of insurance was provided. After several months, Complainants gave up on getting proof of insurance and demanded their deposit back. No work had been done. The landscaper, of course, wanted more time to produce his insurance papers but finally, in January 2018, gave up and refunded our Complainants their entire deposit.

### *Unpaid Caregiver*

#### *Sumter County/ Sumter Office*

Our Complainant, a 73-year-old in-home caregiver, came to us because one of her clients refused to pay her \$616 in wages for services rendered. Our complainant admitted her client has some mental issues, which may be exacerbating the problem. After several calls to the vendor, we determined that the vendor was steadfast in refusing to pay our Complainant her wages. Complainant decided to file a case in Small Claims Court. Once the vendor was serviced with the Small Claim Court papers, she contacted us. She wanted to pay our complainant all her wages plus some \$300 in court costs in order for our Complainant to drop the Small Claims Court case. Our Complainant agreed and the case was closed.

### *Unauthorized Car Repairs*

#### *Sumter County/ Sumter Office*

Our 76-year-old female client took her 2002 car to a local repair shop for new tires. She paid for the tires, but was experiencing a rough ride so she took it back. They advised her that the new tires were overinflated but they would fix that for her. When she returned to pick up her car, the bill was over \$3200 for four rims, four struts, ball joints and control arms – stuff she had never authorized. She refused to pay and came to us. After we contacted the shop manager, it was discovered that she had not authorized those repairs so he removed most of the work from her bill. She returned and paid for the repairs that were needed at a cost of almost \$2000 less than she was initially charged.

### *Annuity Contract Cancellation*

#### *Sumter County/ Sumter Office*

Our Complainant, an 81 year old female, was talked into purchasing a \$100,000 annuity contract by a local “wealth management” sales person. She quickly realized she did not need an annuity and tried to cancel it as she was within the cancellation period. Her wealth management advisor kept coming up with excuses as to why the contract was not cancelled so he came to us. We contacted the insurance company, not the wealth management advisor, and they had never received anything from the wealth management salesperson canceling the contract.



## REGION REPORTS

Immediately, we got our Complainant to send a written letter, certified, return receipt requested, direct to the insurance company cancelling her annuity purchase. Once they got her letter and went through some bureaucratic processing, she received a check for the full \$100,000 that she had invested. Her check came directly from the insurance company. (S2018-7327)

### *Golf Cart Upsell*

#### *Sumter County/ Sumter Office*

Our Complainants, a couple in their late 50s, took their 2008 Club Car/Yesteryear golf cart to a local dealer for a paint job. They paid with a credit card. The dealer contacted them several times trying to upsell them on further upgrades, all of which they refused. When they got their credit card statement, upgrades costing \$5729 has been charged to their account. We advised them to dispute the credit card charges, which they did. The golf cart dealer contested their dispute so the money was put back on their account. They provided further documentation of wrongdoing by the dealer and appealed the return of the money to the golf cart dealer. After three months, the credit card company did return all \$5729 to their credit card account and the case was closed.

### *VW Convertible Top Warranty*

#### *Sumter County/ Sumter Office*

Our Complainant, an 87-year-old female, came to use because she had a problem with her VW hardtop convertible roof closing and VW refused to cover the damage under warranty. VW claimed some faint scratch marks on the rear window indicated the damage was caused by "external forces" and not covered under warranty. Complainant then took the car to an authorized VW dealer who found that the roof malfunction was caused by a computer error in the control system for the roof. The dealer replaced the computer part under warranty but did not do hardtop roof replacements. Armed with this new information, complainant returned to the first VW repair shop who, armed with the faulty computer chip information, managed to have VW cover the \$11,388.88 roof replacement under warranty.

### *Real Estate Investment Woes*

#### *Sumter County/ Sumter Office*

Our complainant, a 75 year old female and recent widow, came to us for assistance in settling two \$50,000 real estate investment certificates that her husband had purchased prior to his death. Both had matured but the investment company was giving her a hard time on cashing in the certificates. We contacted the investment company and were able to work with them to get both certificates redeemed by our client, although it took three months. In the end, our client received two checks for \$50,000 each in settlement and was quite happy with that result.

## REGION REPORTS

### *Water Problem Not Fixed*

#### *Ocala Office/ Marion County*

Client in her 90s came in with her case of very high water bills and City of Ocala recommended she call a plumber to locate a leak if there is one and correct it. She had noticed water standing in the swale area and no other homes had this water and no rain at that time.

Her son found on the internet a plumbing company down in Umatilla who claimed to work in several counties. She called for an appointment and they assured her they would use a leak detector to locate the leak and set up a time to come to her home.

When the plumber arrived, he did not use the leak detector and told her she had copper pipes, which were leaking, under her home and she would need a total re-pipe of the home. She was supposed to pay \$89 for the service call and estimate of the cost to repair.

He gave an estimate to reroute new pipe through the attic, going into the wall of the home with an approximate cost of \$2000 for repairing the wall later through another contractor.

The plumbing cost would be \$4600 and she paid him \$2300 down and signed his contract. After pipe was re-routed, she paid the remaining \$2300.

He asked her to sign invoice but she could not read it without her glasses and he did not want to wait, was in a hurry to leave so she signed it. Later she found out it said, "Owner refused diagnostic leak detection for \$1200". Later, after she called the plumbing co manager said it was \$360.

As the plumber was leaving, they noticed that water was leaking from under the home near the driveway. Plumber then said it was from old copper pipe, residual water, and tore up her concrete driveway. She was not charged for the driveway repair.

It seemed simple when the estimate was first given to go through the outside wall of the home to the attic, but it was not that simple, after all, the copper pipes are all over the house to every water connection.

She was totally dismayed when they opened holes in the drywall to connect the new pipes in both bathrooms, the kitchen, laundry room and some walls in other rooms where on the other side was bathroom fixtures as they didn't want to destroy the tile. They did not repair those holes and she was very upset. They told her to get a drywall person or repair person to do the repairs and paint again.

The plumber is licensed by the state but we found while investigating that they did not get a permit for the re-pipe from the City of Ocala. This caused a lot of groaning and moaning from the manager of the plumbing company and it actually took them about 6 weeks before they got the permit and finished the job before we closed it.

She said the pipes in the bathroom were banging after the repair and the plumber had to come back and put straps on the pipes to stop banging.

They disconnected the alarm system from the attic opening when they were up there doing the job, so she had to call someone out to reconnect it.

Days later their hot water was not hot and it was found after they raised the temperature that water began pouring out of the bottom of the tank and into the drain. The plumber came out again and suggested that since the water heater was under warranty that they contact GE. It cost her another \$129 for that trip from the plumber and he had told them the pressure relief valve had gone bad and it would be \$89 more for the part to be installed.

## REGION REPORTS

She had a problem with her icemaker not making ice. Plumber had to come back out again and original water source was cut off when pipes were rerouted and new connection not made behind the refrigerator to connect to the icemaker, so they had to fix that.

By this time, client was so upset she called the Sheriff on the plumbing company and now the manager of that company is upset because of the visit from the Sheriff.

We asked her to make a complaint to DBPR about the plumbing company and no permit and she did that. For a woman in her 90s she is very computer literate, quite amazing!

She had a problem with her garbage disposal not working and called the plumbing company again. One of her sons came over and found it had been unplugged. The plumbing manager said the plumber would have had no reason to unplug it. We know there was no one else under it. She did have loads of problems with this company and now we are wondering if the plumbers were sloppy or doing things to her on purpose.

The hose bib on the right side of the house was never completed and there was water still in the old pipes seeping through the walls of the house. The plumber found that it had never been completed as connected. She has three hose bibs and they only took care of two of them so they had to come back again.

When the new water relief valve came in, the old one had stopped leaking so that was more money wasted due to the plumber.

We advised her to contact her homeowners insurance which she was reluctant to do; however the agent came out because of the leaks and they gave her \$5000 which made her extremely happy as it covered the cost to the plumbers and gave her a bit extra for a drywall person to fix the holes in interior walls.

Even though the plumbers did not give her a notice of commencement to sign, eventually the permit was obtained and passed inspection. She is ever grateful to Seniors vs Crime for helping her and being persistent with the plumbing company.

In October of this year she sent us a beautiful bowl of flowers in appreciation of what she calls our "tireless efforts" to resolve her case.

### *Refinancing Hustle*

#### *Ocala Office/ Marion County*

Our client was contacted by phone to get his home refinanced and bills consolidated by a company in New Jersey.

He is from another country and does not speak good English and is hard to understand but seems to understand English that is spoken to him.

He had an offer to re-fi the original mortgage and pay off all his credit card bills for a total of \$122,100 with an interest rate of 3.5%. He agreed to this.

When it was all done, the interest rate was 4.875% and they paid off one of his credit cards twice for an extra \$1379. He did not like this, as after all, he would be paying \$1379 of his re-fi balance for 30 years at a high interest rate so he came in to see us.

He claimed there was fraud instituted by this NJ mortgage company and he wanted to report them. He actually did try to go to the FBI about it; we do not know what happened with that.

## REGION REPORTS

We had one of our sleuths in the office who had several real estate companies before she retired and asked her to look over the paperwork. Except for the duplicate payment of \$1379 she could find nothing wrong with it, nor could anyone else but she is the expert.

We argued his case with the mortgage company and they looked at it but other than recrediting him for \$1379 and making new paperwork they refused to budge on the interest rate. This was all done by phone, nothing in writing until it was final.

He felt the whole deal was fraudulent and the mortgage company gave him false statements. \$6000 or more is what he feels is fraudulent and he was pressured by phone to make the deal.

He needed to hang up, not take the bait.

### *Unlicensed HVAC Contractor*

#### *Ocala Office/ Marion County*

Our client came in showing us she had purchased an a/c unit in April of 2015 from a local a/c contractor. I had seen an article in the paper about him losing his license a few months before she came in. He does not have a license anymore with the state.

His contract for the new a/c and labor was for 5 years. He did not register the unit for the additional 5 years with the maker of the a/c as he is not in business legally anymore, but continues to do service calls and new installs.

Earlier in 2018, she had a problem with the unit. He and his son came out, fooled around a bit and said it was fixed and left, but it was not. This happened twice and on the second visit they managed to knock a Tiffany lamp onto the floor and it broke and she heard something but did not go to check it out. They left again saying it was fixed without mentioning the lamp, which she valued at about \$200.

She was very distressed and called another company to fix the a/c. It needed a new blower unit, which was still under warranty, but she needed to pay service call and labor. She had to call them again later for a different problem and ended up paying the second company \$347 for three service calls.

She wanted us to go to the original installer without a license and ask him for her money back for the \$347 she spent with another company and \$200 for the lamp.

We found that he also did not pull a permit, as he is not licensed. She says he has a big billboard up on the east side of Ocala so that people will call him for service.

I urged her to report him to the DBPR for doing business without a license and not getting a permit either, and she did.

After several calls to the original a/c contractor, he did return her \$347. He denied breaking her lamp and asked for pictures.

She is happy to get some of her money back and will not call him again.

## REGION REPORTS

### *Construction Woes*

#### *Sumter County/Wildwood Office*

Client contracted with a construction company to do work valued at \$28,000. Client was not happy with the work done and the contractor would not return calls. SVC contacted the contractor and negotiated a settlement wherein the client did not have to pay the last installment of \$9,000.00

### *Driveway Problems*

#### *Sumter County/Wildwood Office*

Client paid \$5,500 up front for driveway work and the vendor did not return and declared bankruptcy. SVC negotiated a settlement with the vendor and the client was happy with the outcome.

### *Motorhome Not As Expected*

#### *Sumter County/Wildwood Office*

Client purchased a motorhome in Wildwood and drove it to Ohio. On the way there, he noticed severe vibration to the windshield, heard squeaks and found cracks. SVC worked with the client and the manufacturer and resolved the matter with our client receiving a \$10,000 refund.

### *Unfinished Kitchen Gets Finished*

#### *Sumter County/Wildwood Office*

Client hired contractor to remodel her kitchen. Had the majority of the work done but he did not complete the back splash. Took bar stools away to cut down to size and has not returned them. SVC contacted the vendor who said that he broke his hand and had arranged with another contractor to complete the work. SVC contacted vendor who returned the bar stools.

### *Prepaid Doctors' Visits Refunded*

#### *Sumter County/Wildwood Office*

Client paid Doctors office for ten visits and only went to four. Client could not get a refund until SVC called and he was refunded \$1000.00

## REGION REPORTS

### *Missing Car Keys*

#### *Sumter County/Wildwood Office*

Client bought a used automobile and was told that it would be delivered with two keys. When vehicle was delivered, it only had one key. Client went back and forth with the vendor trying to get the key. SVC obtained a \$168.00 refund from the vendor for the client.

### *Costly Solar System*

#### *Sumter County/Wildwood Office*

Client came into the office with her elderly Mother. Her mom & dad were approached by a salesperson who sold them a solar system valued at \$33,639.88 with approval for two loans and told them that they would only have to pay about \$10.00 for electric. When the daughter came back from a business trip, she contacted the company and tried to cancel the agreement to no avail. SVC contacted the vendor and the two banks and resolved the issue.

### *Work Not Done*

#### *Sumter County/Wildwood Office*

Client complained that he was overcharged for fertilization. SVC contacted the vendor who completed the work to the client's satisfaction.

### *Wireless Provider Problems*

#### *Sumter County/Wildwood Office*

Client has an account with a wireless provider and her son wanted exchange his phone for an upgraded phone. After a week using the phone, the son decided to keep his old phone. When he took the phone back, the manager said there was something wrong with the phone and he would have to have it fixed before they would accept it back. The manager suggested where to take the phone to get it fixed. The son took the phone to the suggested place and paid \$235.00 for the repair. When he returned the phone, the company said it was too late and he would have to pay \$695.00 for the phone and \$35.00 would be added to the account. SVC sent the case to the AG's office, contacted the manager of the corporate store, and obtained a refund of the \$235.00 and the client did not have to pay \$695.00 or the fee of \$35.00 a month.

### *Tree Service No Show*

#### *Sumter County/Wildwood Office*

Client hired a tree service to perform work, which they never did. Client obtained the majority of the money paid to the company back but could not get them pay it all. SVC obtained the rest of the refund.

## REGION REPORTS

### *Wrong Size Countertops*

#### *Sumter County/Wildwood Office*

Client came into office with a contract dispute over countertops ordered for his home that were delivered and were not the right size. Client is a WWII vet. SVC contacted the vendor, reordered the countertops, and obtained a \$422.00 refund for the client.

### *Used Car Deal Undone*

#### *Alachua County/ Alachua Office*

Complainant purchased a newer used vehicle from a dealership and upon request from the salesperson paid \$100.00 cash for "guaranteed financing." The salesperson did not supply a receipt for the payment, which he put in his pocket. The sale required no down payment, did not involve a trade-in, and the complainant left with the vehicle. The complainant later noticed her sale also included the purchase of extra insurance and a maintenance warranty she did not order. The assigned finance company soon declined her financing and the dealership demanded the vehicle back. The complainant then contacted SVC. Review of the paperwork revealed the dealership failed to complete its "Right To Cancel" contract clause. Review of the vehicle's history showed it still belonged to a car rental company; the dealership had not taken proper possession of the vehicle prior to sale. The salesperson was in county jail pending various charges of fraud and could not be contacted for comment. The dealership was advised of its failure to have a basis for any planned repossession. In the end, the dealership unwound the initial \$29,183.00 sale and offered more favorable purchase terms; the salesperson remained in county jail; and the complainant received a refund of the previously-paid \$100.00 "guaranteed financing" fee.

### *Missing Parts*

#### *Alachua County/ Alachua Office*

A customer took her vehicle to a dealership for repair of its convertible roof, which would not close. The customer was provided a free loaner vehicle for an extended period as the proposed repair required parts not readily available. The customer's vehicle was eventually made usable and returned with a repair charge of \$824.00. Some electrical parts required a down payment and remained on order.

After nearly one year the parts had not been obtained, either new or after-market, and the customer wanted to end the process and obtain her down payment back. The repair shop requested more time. The customer instead contacted SVC. This office reached out to the shop's supervisor and explained the timeline and reason for refund request; however, the supervisor was not convinced the parts were unavailable. Prior research by this office determined their complete unavailability and requested the customer instead be refunded the entire \$824.00 repair cost because the convertible roof was forever un-repairable. The supervisor's research revealed the same results and agreed to refund the full repair amount.

## REGION REPORTS

### *Water, Water Everywhere*

#### *Alachua County/ Alachua Office*

An apartment complex tenant routinely suffered intrusion of potable water from plumbing issues and wastewater intrusion from unknown drain issues. The tenant approached the complex's management company and requested to terminate the lease without penalty because of these unresolved problems. Management refused and instead "fixed" the waste water issue by drilling holes in the building's exterior drain clean-out cover in order to allow waste to first exit outside at this building's low point. This did not fix the issue and the tenant contacted SVC.

This office advised the management company of the landlord's responsibility to provide safe and sanitary housing. We requested that the waste water issue be addressed in a manner that complies with appropriate building codes and to reconsider the tenant's request to terminate the lease without penalty. The management company's legal department reviewed the options and offered the tenant lease termination without its \$1,824.00 penalty. The tenant accepted.

### *Veteran Ripped Off In Car Deal*

#### *Citrus County Citrus Office*

The complainant was a veteran with PTSD. He came into the office with his caregiver. He could not sit still and was easily agitated. He had gone to a local auto dealer with an ad to buy a car for \$5900. By the time he got out of the dealership 7 hours later, he had paid \$8300.

He went back the next day to complain and was asked to leave the dealership. Indeed, the sheriff was called. He had become upset and was evidently causing a disturbance. The dealership would not return our phone calls. The office manager found who the dealership's attorney was and gave him a call. He was very familiar with my client and asked how we could settle the issue. I said to send a check for \$3000. Within a week we had a check with the appropriate release form. Our veteran was very happy with the outcome.

### *Cheap Movers Were Costly*

#### *Levy County/ Levy Office*

The office received a complaint against a South Florida moving company. The complainant advised that she had googled "cheap movers in Florida" and selected a south Florida company to move her belongings from Illinois to Florida. When the belongings had not arrived on, or even close to the agreed upon date, the complainant filed a report with the local Sheriff's Office for theft of the belongings. The Sheriff's Office then referred the complainant to SVC.

Upon contacting the moving company, SVC was advised that there was a balance due which did not match with the complainant's paper work; the amount was higher. SVC was in the process of attempting to negotiate a lower the price and set a date for delivery of the property, from \$3600 due to \$2400 due, when the complainant advised that they had contacted the mover directly and had agreed to pay the \$2400, but gave them \$2500; the extra \$100 being a tip.

The complainant then advised SVC that several pieces of furniture and several boxes were missing/unaccounted for. SVC then offered to assist in filing a claim with the movers, and the complainant declined assistance. Throughout the process the complainant continuously failed to meet important deadlines and/or forward the



## REGION REPORTS

necessary paperwork requested, and continued to contact the mover directly attempting to make their own deals. We had to close the case and move on.

### *Sold Car Recovered*

#### *Levy County/ Levy Office*

The complainant sold a vehicle to another individual for \$2500. The buyer gave a \$500 down payment with an agreement to make additional payments of \$500 per month for 4 consecutive months. However, no additional payments were ever made. Both the buyer and the vehicle were later located in another county, and the vehicle was recovered and returned to the complainant, ending the 2018 year with a \$2000 recovery.

### *Questionable Debt Collection*

#### *Lake County/ Clermont Office*

One of our recurring Clients, a 78-year old disabled man, presented us with a handful of Statements of Collection for nearly \$20,000: it surpassed his yearly combined retirement income.

The statements began to arrive soon after he relocated to a local Assisted Living facility. His family attempted to resolve the matter in his favor and contacted the Collections firm located in Texas, to no avail. By the time the Clermont Office received the Complaint, there were five attempts to collect a \$153.00 monthly payment.

We contacted the collection firm directly and were referred to an Attorney. Following a brief exchange, he emailed an electronic copy of the Mortgage they had received from an undisclosed Bank of America Branch. We called him directly to apprise him that the described property had been foreclosed upon in 2016 ... the Loan was applied for in 2017.

We had an earlier file on the complainant with the Sealed Foreclosure issued by the County Clerk of Court. We provided the Attorney with the document. We were informed that the firm would contact Bank of America with this revelation, adding that our Client, based on the evidence provided, would no longer be receiving the subject Collection Statements. Case Closed.

## REGION 5

### State of the Region Message

*Judith Ertl, Regional Director*

*J.B. Whitten, Deputy Regional Director*

Region 5 covers the Panhandle region of Florida. Counties covered are Bay, Calhoun, Escambia, Franklin, Gadsen, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington.

# REGION REPORTS

No new offices opened in Region 5 in 2018. Some changes in staff and office Managers has occurred as is normal. We are still looking into the possibility of opening satellite (intake) offices in the northern part of Santa Rosa and in Walton counties, when space becomes available.

Region 5 experienced a drop in new cases compared to past years. Our hope is the decrease is due to having educated more people on how to avoid being taken advantage of.

We are primarily a rural region yet we had 118 assists and opened 103 new cases. Of the 103 new cases, 23 were resolved to satisfaction, 20 cases were resolved with a total recovery of \$23,270 (\$17,844 actual dollars, \$5,426 realized gain). We also had one referral to the OAG's office and nine referrals to other agencies.

Our dedicated volunteers worked a total of 1443 hours assisting those in need. In addition to cases handled, seniors vs. Crime personnel also conducted 13 speaking engagements where we met with 378 people to describe our services or provide crime prevention programs. Without the dedication of these great volunteers, the program would not function.

## Case Synopses

### *Furniture Store Refund*

#### *Escambia County Escambia Office*

An elderly widow and her daughter complained that a local furniture store would not provide a full refund on a reclining chair they had recently purchased. It seems the store only has "Floor Models" and no inventory, so all sales were considered "Special Order" and returns required a "25% Restocking Fee" against any refunds. This information does appear on the sales invoice, but the complainants insisted the sales woman never brought this to their attention.

SVC contacted the store and the company president, who was aware of the complaint. SVC discussed the pros and cons of a dissatisfied versus satisfied customer. He agreed to the refund, which resulted the widow recovering \$1,325.42.

### *Auto Insurance Company*

#### *Escambia County/ Escambia Office*

Shortly after purchasing a new car, a recently widowed woman was contacted by an out-of-state Auto Insurance Company. They convinced her that she needed an "extended warranty" on her new vehicle. Confused, she agreed and provided her credit card number over the phone. When she received her next credit card statement, she realized the company had charged the entire 5 years of premiums at one time. No policy was received and she was unable to contact the insurance company. She then filed a complaint with her credit card company. Their investigation concluded the charge was valid and provided her with the company name and customer service number for her to contact.

After contacting the insurance company and receiving no satisfaction, she came to Seniors vs Crime for assistance. We started with a "Conference Call" and learned she had to submit a cancellation request per the policy that she

## REGION REPORTS

never received since their original sales call 5 months previous. SvC had the policy emailed to the office and assisted the woman with completing and submitting the cancellation request.

SvC continued to follow the cancellation request with multiple phone calls, BBB complaint submissions and communication with the OAG in the company's home state for the next seven months. The widow finally recovered 87.5% or \$2,569 of the premium charged to her card.

### *Mold Remediation*

#### *Escambia County- Escambia Office*

A victim of Hurricane Michael placed an 800 call to the SVC line for assistance against a company she hired for mold remediation of her mobile home. After speaking to the victim and the company owner, it became apparent that neither were communicating on the same page. The company owner agreed to visit the victim at the home and discuss her issues. The company owner acknowledged that his crew had done a poor job and had the home remediated the next day while he personally supervised his crew. The homeowner was completely satisfied when SvC made a follow up call a week later.

### *Home Warranty Issue*

#### *Leon County/ Tallahassee Office*

An individual contacted us as his refrigerator had been broken for several months and the warranty company had not resolved the situation. He had someone out to fix it several times, only for it to break down again two months later. The third time he had no choice but to go and buy a new refrigerator. He attempted to file a claim for reimbursement, but the company would not respond to him. We called the warranty company to try to get some resolution. The company finally issued a check to the client for \$1,500 to cover the cost of a new refrigerator.

### *Car Dealership Down Payment Issue*

#### *Leon County/ Tallahassee Office*

Complainant came to us with an issue about her car loan. She wanted to change from a bi-weekly payment to a monthly payment. The dealership would not make the change, so she decided to purchase a used car at another dealership with monthly payments. There was miscommunication with the second dealership regarding the purchase of the used car. The sale of the used car was contingent upon surrender of the other car. She later realized that the new car was a lease not a purchase, after having paid \$750 of the \$1250 down payment. She came to us for help. She requested a refund of the payment and would surrender the car. The complainant could not get a refund, so we called to resolve the situation. Our volunteer made several calls to the Corporate Office. After speaking with the company's General Counsel, the dealership returned the \$750 deposit.

## REGION REPORTS

### *Assisted Living Refund*

#### *Leon County/ Tallahassee Office*

The complainant needed our help with an issue regarding her mother's stay in an assisted living facility. She had paid \$3,114 for her mother's care. Her mother passed away just 11 days after making payment. There was to be a refund for the remainder of the month for \$1,400. After several attempts to secure the refund and many excuses from the facility, she contacted us for assistance. Our office made several calls to the facility and finally to the director of the facility.

A refund of \$1,400 was issued to the complainant.

### *Recliner Problem*

#### *Okaloosa County/ Crestview Office*

The client purchased a recliner on line in January 2018 and the chair was delivered on February 3, 2018. The client told the delivery personnel that the chair was broken. Because the chair was purchased using a credit card, the client disputed the charge, as the chair was never fixed. The credit card company disallowed the dispute.

The client then turned to Seniors vs Crime for help. We contacted the company from whom the chair was purchased with no success. We then contacted the company's management and worked out a solution to the problem. The company picked up the chair and credited the credit card \$1,995. The client was very satisfied with the result.

### *Roofing Complaint*

#### *Okaloosa County/ Crestview Office*

The client hired a roofing contractor to repair his roof for \$2,200.00. The estimate said it would require 2 days. The contractor fixed the roof in two hours. The client felt that he had overpaid because of the difference in the estimated time and the actual time the job took. The client tried to talk to the roofer but with no success.

The client came into the office seeking out help. We contacted the contractor and worked out a solution. The contractor returned \$1,000 to the client.

### *Security System*

#### *Okaloosa County/ Crestview Office*

The client was sold on the idea of changing security systems. The client believed she would not be charged for canceling the existing contract. After the change, she was billed for the cancellation. She tried to work with the new contractor with no success.

The woman came to us for help in resolving her issue with the alarm company. We worked with the selling agent with no success. We contacted the management of the company and worked out a solution. The settlement was for \$2,999.40. The client was satisfied with the result.

## REGION REPORTS

### *Faulty Refrigerator*

#### *Santa Rosa County/ Navarre Office*

A client came into the office to file a Request for Assistance. The client had purchased a new refrigerator that had to be repaired twice shortly after the purchase. The client stated a few weeks after those repairs the appliance stopped working all together. We contacted the seller about the faulty refrigerator and asked that he help our client. The client received a brand-new refrigerator valued at \$1,800.

### *Car Dealership Problem*

#### *Santa Rosa County/ Navarre Office*

A client came to us and advised he had purchased a new car and the dealership had added a service contract without his permission, for an additional cost of \$1999. He had contacted the dealership to remove the service contract and credit him. He did not get any results. After we placed several calls to the dealership, the money was credited to his account.

### *Contractor Problem*

#### *Santa Rosa County/ Navarre Office*

A client came in needing help with a contractor who did not finish the job of installing gutters. After numerous calls to the contractor, we found out that they had subbed out the last part of the job. The contractor had gotten sick and thought the job had been completed. The contractor immediately took care to finish the job himself and as an extra bonus he power washed the clients' house free of charge an \$800.00 value.