



*Ashley Moody Attorney General*

# **Seniors vs Crime**

*A Special Project of the Florida Attorney General*

## 2019 Annual Progress Report to the Florida Attorney General



Attorney General Moody's Award Ceremony for Sleuths

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## ACHIEVEMENTS

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 2019, 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 13,169 Florida seniors during 2019. 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 2019.

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

There were 1,944 new cases reported to Offices in 2019. Of these 1,341 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” 316 of these cases and “Resolve with Recovery” 453 of those cases. This resulted in a clearance ratio of approximately 57% 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 2,820 in 2018 to 1,944 in 2019. Recoveries decreased slightly, \$1,146,057 in 2018 to \$1,075,643 in 2019. Office Operations resulted in seniors saving an additional \$648,601 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 \$1,724,244 in 2019.

Approximately 34% of all “workable” complaints resulted in a recovery of funds for seniors.

Speakers addressed 17,935 seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training, or present FSAIF training. Project speakers conducted 354 speaking engagements.

Senior Sleuth volunteers provided over 30,975 hours of free services to assist Florida seniors.

In 2019, there were 96 cases determined to be criminal in nature. These cases were referred to law enforcement for follow up. Law enforcement reported that 8 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 579 complainants whose cases were deemed “unworkable” during 2019. 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 11,225 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.

2019 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.

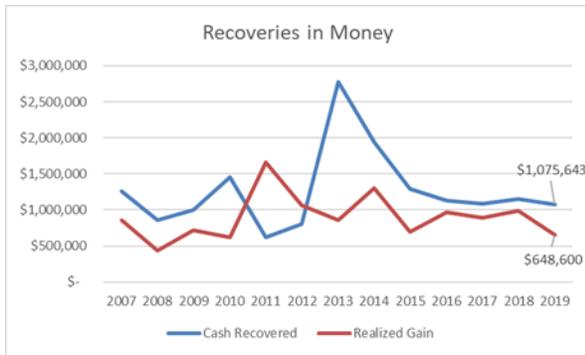


Figure 1 Recoveries in Money

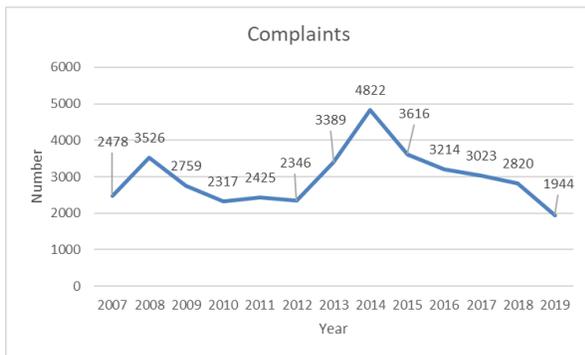


Figure 2 Complaints

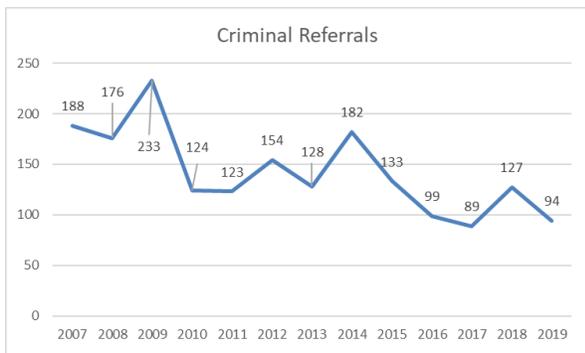


Figure 3 Criminal Referrals

## 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. 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 \$21,804,897 for seniors, the result of 53,170 cases handled by trained Senior Sleuth volunteers. Realized gain, tracked only since 2006, reached \$15,365,462. 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 800 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.

## 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.

#### 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.

#### 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.

##### 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.

## 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.

### 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

### CRIME PREVENTION

Crime prevention presentations are arranged in two principle ways. Seniors vs. Crime Project Staff or Senior Sleuth volunteers seek out groups in the area on their own, such as condominium associations, church groups, and national retiree groups. Requests for presentations may also be made to the Project online through the Project's website, or by calling the Projects toll free telephone number. The most popular crime prevention program continues to be Identity Theft. If the Project does not have someone capable of presenting on the requested topic, the requestor will be put in touch with the appropriate local, state, or federal department or agency with expertise on that topic.

### MEDIA COVERAGE

The Project continues to be the subject of human-interest stories on local TV stations, in newspapers and on a number of radio shows. The use of these mediums allows the Project to advertise its services to tens of thousands of seniors each year. Additional interest in the Project is generated through the grand openings of Offices, which garner the attention of local media, and through the many presentations made to area groups.

The Project has also developed a number of relationships with local newspapers whereby Project representatives are afforded space in the newspapers to write columns about the Project, and to warn of current scams in the areas. Media attention gives the Project the perfect forum for getting the message of seniors helping seniors out to the general population and proves to be instrumental in creating interest in the Project.

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.

## TRAINING

Each Office utilizes "on the job training" when addressing new issues or indoctrinating a new Senior Sleuth volunteer to the Projects process and procedures. Once a year, each Regional Director develops a full day, formal training session geared to issues that are of importance to their specific region, as well as addressing any statewide changes to the Projects policies and procedures.

## PUBLIC SPEAKING

Public speaking engagements are an effective means of publicizing the Project, and of recruiting new members. Project staff and volunteers conducted 254 speaking engagements in 2019. Approximately 16,907 seniors learned of the Project's history, goals, resources, and the Attorney General's support of the Project, her concern for senior safety, and her agency's own crime prevention tips. The Attorney General's booklet "Smart Consumers" is distributed to many attendees.

Senior community groups, such as homeowner associations, church groups, clubs, and senior citizen centers requested the majority of speaking engagements. Staff also spoke to large gatherings at Senior Citizen Expositions and other senior related or oriented events. Each presentation allowed for adequate time for questions and answers, and were usually very animated sessions. After learning about the Project and the use of Senior Sleuths, many seniors in the audience decide to sign up as members. Seniors are generally very interested in their own safety and are willing to do what they can to ensure the safety of others. Being a Senior Sleuth volunteer is very appealing to these seniors as even the homebound can contribute and do meaningful work.

## 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. Feedback from complainants revealed that many people are happy to be able to speak to someone directly, rather than receive written correspondence. They appreciate that their complaint is addressed.

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

The Project has forged an outstanding 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.

### SENIOR PROTECTION TEAM (SPT)

2019 ushered in a new program for Seniors vs. Crime. In March, Attorney General Ashley Moody announced Florida's Senior Protection Team, an intra-agency group of experts working together to fight fraud and abuse. The team is comprised of leading members from the Attorney General's Office of Statewide Prosecution, Consumer Protection Division and Medicaid Fraud Control Unit. Seniors v. Crime and the Florida Department of Law Enforcement also actively assist the team with investigations and outreach effort. The goal is to bring attorneys and investigators specialized in fighting civil, criminal and health care fraud together to develop strategies to protect Floridians 60 and older.

When complaints are forwarded to the team, that are civil in nature and do not appear to be part of a larger scheme, the Consumer Protection Division Supervisor will forward those cases to Seniors vs. Crime for follow up. The Regional Director for the area in question will assign a Senior Sleuth to the complaint. Seniors vs. Crime will investigate the case and give weekly updates to the CP Supervisor or designee until the case has been resolved. This allows the CP Investigators to focus on complaints of more statewide importance or cases with multiple victims.

### 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 80,400 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" DVD that has been followed by FSAIF since 2010. In 2019, trained staff from the Project conducted 176 FSAIF presentations, reaching 10,169 seniors who were interested in investment fraud awareness and avoidance.

### 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 Seniors vs. Crime team was very productive in several areas this year. The region had an increase of more than 250 inquiries for help than in 2018 and there was a significant rise in requests for speaking and media presentations. Monies recovered were nearly double of last year and, there were cases where realized gain figures were \$5000 to over \$20,000.

Volunteers in the region continue to work at a great pace. Many have been working more hours and spending more days in the office. Newer volunteers have assimilated quickly and have become valuable assets of the Project. As in years past, the motivated and dedicated volunteers make the Project a success in SE Florida.

Region 1 is looking forward to the New Year and all volunteers are remaining vigilant in their choice to aid those who need protecting from others who seek to do them financial harm.

#### Case Synopses

##### *Broward County/Coral Springs Office*

##### Refunded Deposit

An elderly woman requested assistance in obtaining a refund from a metals building company. The client said that the deposit was non-refundable. Seniors vs. Crime became involved and \$3,698 of the \$4,498 deposit was refunded to her.

##### *Palm Beach County/Delray Beach Office*

##### Medical Bill Refund

A 65-year-old man wanted help in recovering money from a failed medical procedure. The doctor's office refused him any return of monies. When the Delray volunteer mediated, a settlement, resulting in a return of the complete amount of \$1700.

##### *St. Lucie County/Port St. Lucie Office*

##### Completed Repair

A roofing company installed panels in 2017 and they began to leak in 2018. The complainant attempted to have the company complete the repairs with no success.

Seniors vs. Crime was contacted and began discussions with the company's attorney to complete the repairs. The negotiation was successful resulting in repairs being completed at a savings of \$9,500 to the client.

##### *Highlands County/ Highlands Office*

##### Return of Funds

An elderly widow had hired a handyman service company to complete repairs and upgrades to her home after her husband had passed. For additional income, she does house cleaning and was not always present when workers were at her house. She would find beer cans and refuse left by the

workers and not much work being completed. The company would not respond to her phone calls. Seniors vs. Crime volunteers contacted the service and produced copies of her checks and complaints. The handyman company returned \$3,500 of the \$3,900 she paid them. They retained \$400 for the work that was completed and they left materials intended to complete the job.

#### [Miami-Dade County/N. Miami Beach Office](#)

##### [Roof Replacement](#)

A senior citizen hired a roofing company to install a new roof with a 10-year warranty. The roof leaked and repairs had to be made by the roofing company. It began to leak once again, but the company was out of business. The insurance company refused to pay a damage claim citing faulty installation and the damage not caused by winds or hail.

The senior sleuth in the N. Miami Beach office did some research and found the company that pulled the permit was not the same company that performed the work. When contacted by Seniors vs. Crime the contracting firm was confronted and the contractor admitted that he was probably responsible for the of the replacement. He installed a new roof at no charge to the owner. The original roof was \$8,600. The value of the new replacement was \$12,927.

#### [Palm Beach County/West Palm Beach Office](#)

##### [Duct Cleaning](#)

An 89-year-old woman hired a duct cleaning service at the advertised price of \$150. She was charged \$3,945 upon completion of the job. Seniors vs. Crime was contacted and the senior sleuth assigned to the case began negotiations. Negotiations resulted in a full refund for the client. Two other complaints were received by the office concerning the same company. Both of these cases also resulted in full refunds, one for \$1,475 and the other for \$444.85.

## [REGION 2](#)

### [State of the Region Message](#)

Joe Rowland, Regional Director

Craig Ammann, 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.

In December of 2018, Seniors vs. Crime suffered a great loss in the passing of our Regional Director, Patrick Hanna. Mr. Hanna was a much loved and respected member of Seniors vs. Crime. In January, 2019 Don Ravenna, Executive Director appointed Joe Rowland to the position of Director of the Region and Craig Ammann to the position of Deputy Director of the Region.

During the months of January through December 2019, Region 2 had 246 assists and received 421 new cases. 87 cases were resolved to satisfaction, while 56 were closed with recovered amounts of \$124,955 and \$62,395 in realized gain. Our volunteers spent 5,527 hours of their time resolving a variety of complaints. They held 31 speaking engagements throughout the year with attendance of 1268.

In July of 2019, Attorney General Ashley Moody presented Jay Todras, a sleuth in the West Polk County office, with a Super Senior Sleuth award for Region 2.

2019 ushered in a new program for Seniors vs. Crime. Attorney General Ashley Moody announced Florida's Senior Protection Team, an intra-agency group of experts working together to fight fraud and

abuse. The goal is to bring attorneys and investigators specialized in fighting civil, criminal and health care fraud together to develop strategies to protect Floridians 60 and older.

Each Region was asked to provide two Senior Sleuth Advocates to work with the Director on the assigned cases. Two Sleuths, Gary Hinthorne with the Cape Coral office and Jay Todras with the West Polk Office were selected to represent Region 2. They have worked diligently with the Director and have had outstanding success.

### Case Synopses

#### *Pinellas County/ St. Petersburg Office*

##### *Subcontractor Not Paid*

A subcontractor filed a complaint for \$14,500 against the builder. The complainant worked on a custom home and he had billed the contractor \$15,500 for work completed. He received only \$1,000 for his work because the contractor stated that he had “financial problems”.

At call was made to the contractor discussing the complaint and he was notified that he had a total of 4 days to make payment to the complainant in full.

Within the four stated days, the contractor paid a total of \$13,500 and the subcontractor was satisfied with the payment.

#### *Polk County/ Lakeland Office Cases*

##### *Auto Financing Unavailable*

The complainant was buying a used vehicle from a dealership. A deposit of \$3,000 was made and the vehicle was taken home. A few days later, the complainant was notified, by mail from the dealership, that the purchase was nullified because they could not obtain financing for the vehicle. The complainant was to return the vehicle to the dealership. When the vehicle was returned, the dealership refused to take it back. This man came to our office seeking assistance.

After a letter and several phone calls between our office and the dealership, two men came to the man’s home to take the vehicle back. He subsequently received a full refund check for his \$3000 deposit.

##### *Bad Motorcycle*

The complainant traded in a motorcycle for another motorcycle with payment of an additional \$11,951. He had difficulty shifting into reverse and returned to the dealership. “Just read the manual” was the dealership’s response. He took the motorcycle to another dealership and learned that \$2,000 worth of parts were missing from the transmission. That the motorcycle was deemed not to be safe for the road. The complainant came to our office for assistance. After several letters and phone calls to the offending dealership, the dealership reversed the purchase, returning the trade in motorcycle and refunded all money paid.

##### *Price Increase*

A buyer traded in an older vehicle for a newer one. The vehicle was listed by the dealership on the Internet for \$18,999.

After reviewing his paperwork, the buyer saw that he paid \$2000 more for the vehicle than the price listed on the Internet. The buyer came to our office and explained what had happened. A certified letter was sent to the dealership asking for this discrepancy to be addressed. After a phone conversation with the general manager, a check for \$2000 was sent to the buyer along with a key fob, which had not been provided to the buyer.

### Duct Cleaning

A woman reported her mother, who had dementia and recently died, had agreed to have work done at her home prior to her death. She paid \$1930 to have her A/C ducts cleaned. After being told she had mold growing in her system, she agreed to have a UV light put in her A/C. Our office has had at least 20 complaints against this

Company regarding similar complaints. This case and others cases were referred to the Lakeland Police Dept.

### Completed Property Sale

The complainant sold a vacant lot to another man for \$18,500. An initial payment of \$10,000 was made at the time of the sale with an agreement of paying the balance of \$8,500 within 45 days. The additional payment was not made and the seller contacted this office. The buyer provided a false address to the seller but we were able to learn the true address. The buyer sold this property to another person by "quit claim" deed. A letter from this office resulted in a prompt payment of \$8,500 to the original seller.

### Deposit Refunded

A complainant was trying to buy a home through a realtor. A deposit of \$2590 was paid to the realtor but two lending institutions, because of poor credit, turned down the buyer. When the buyer asked for a refund of her, the realtor said it could not be refunded. Our office made several phone calls to the title company and the realtor office resulting in a full refund of the \$2590.

### *Sarasota County/ Venice Office*

#### Auction Sale

A complainant gave two jukeboxes to an auction company to be sold at auction in Kissimmee, FL. This sale was to take place on January 7, 2019. The jukeboxes sold but the buyer pulled his bid and the sale was never completed. We received his complaint on April 26, 2019. He was concerned that the auction company still had his two jukeboxes and he had not received his money. The Seniors vs. Crime case worker assigned called an attorney with the auction company to find out what was delaying the sale. The attorney said that the jukeboxes would be sold in May in Indianapolis. For some unknown reason they were still not sold in May. Another phone call was placed to the attorney and we were told that they would be sold in August in Harrisburg PA. The two jukeboxes were sold for \$31,860. Someone from the auction company told the complainant that they did not feel he had to call SVC. We disagree. The client was paid \$31,860 for his jukeboxes.

### Unlimited Car Washes

The complainant signed up for an unlimited car wash program at an auto spa. A month after signing up, he tried to cancel. He continued being charged every month and could not get them to stop billing him.

The manager of the auto spa was contacted and sent James a full refund in the amount of \$128.

### *Sarasota County/ Sarasota Office*

#### A/C Repair Contract

Complainant had a problem with her air conditioning system and contacted a repair service. The service sent out a technician who was abusive and bullied her into signing an agreement she was not happy with doing. After we contacted the owner, he agreed to a refund of \$500. The complainant was very happy with this resolution.

### Sprinkler Head Over Charge

A complaint was referred from the OAG, regarding a sprinkler company. The complainant agreed to pay a \$95 service charge for a property evaluation. The sprinkler company performed an inspection,

checking sprinkler heads, nozzles and repairing water lines. They presented an invoice for \$600, but she only paid \$300, because she thought that was all the work was worth. SVC was able to mediate and the sprinkler company agreed to accept the \$300 as payment in full.

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

##### *Vehicle Became Unaffordable*

A man had purchased a car from a local dealership and had subsequently passed away later. His wife went back to New Hampshire to bury him and after three weeks returned to Florida.

Upon returning, she found a phone message from someone who identified herself as being from the finance department at the dealership. Upon calling back, she learned that there was still a significant amount owed on the vehicle her husband had purchased. She informed the finance person that since her husband died she had a much lower income and could not afford the car payment he had originally signed for.

One of our sleuths had been a general manager for a car dealership. He called the dealership and was able to talk their language. Consequently, the dealership agreed to put her in a different automobile with an affordable loan payment and erased all the other problems she had.

## 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.

#### *Duval*

The Duval Offices, which had reopened in latter 2018, closed on July 2, 2019. The manager and his wife (a volunteer) resigned advising they were overworked doing SVC cases and presentations and wanted to go back to the wedding photography business to make money and travel. Unfortunately, the manager had not prepared a replacement manager. Offices are not permitted to operate without a person in charge. None of the volunteers working with the manager would step up to be manager. The two offices of Duval closed.

On December 19, Irene Parker began as the new Office Manager for Duval. The office within the Jacksonville Sheriff's Office Zone 6 on Dunn Ave. will reopen in January. The other office within the BBB of Northeast Florida may or may not reopen.

The Office serviced 20 new cases and made 25 educational presentations.

#### *Nassau*

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 (2017). The Office serviced 20 new cases and made 21 educational presentations. Dick has a staff of ten.

### *Orange*

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 1.349 million (2017), serviced 62 new cases and made 11 educational presentations. Severo has a staff of six.

### *Putnam*

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 73,464 (2017), serviced 27 new cases and made five educational presentations. Vicki has a staff of seven.

### *Seminole*

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 462,659 (2017). The Office serviced 117 new cases and made seven educational presentations. Mary has a staff of seven.

### *Flagler*

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 110,510 (2017). The Office serviced 82 new cases and made 29 educational presentations. Ken's Flagler Office has a staff of seven.

2019 proved to be a busy year for the Flagler Office in many ways. The office relocated to the Flagler County Courthouse from the Flagler Sheriff's Operation Center due to "sick building issues." The entire Sheriff's Operation is housed in the Flagler County Courthouse awaiting construction of a new Sheriff's facility in the city of Palm Coast within the next two years. Although we have relocated to a smaller office space, we continue to generate a high volume of walk in cases from Flagler residents. Our Flagler Sheriff host has continued his unwavering support.

Our location in the courthouse, which is a hub for government activities, has contributed to our strong bond with county officials and commissioners, building department employees, contractor review boards, and the county attorney's office. Our Seniors vs. Crime Office has gained a good reputation with these entities allowing us to be more effective in handling unlicensed contractors and handymen who prey upon Flagler Seniors.

Flagler had a good year with outreach/education presentations completing 30 events this year including a citizen's seminar and hosting a Region 3 education seminar at the new Palm Coast Community Center. The Flagler Office looks forward to the New Year and completing more of these types of programs.

### *St. Johns*

The St. Johns Office, which had been in continuous operation since 2008, closed in May 2019 due to low caseload and low demand for presentations.

### *Volusia*

A Volusia Office, embedded in office space hosted by the Lutheran Church, opened on Oct 11, 2019. Manager Jane Parot, who has been a manager off and on since September 24, 2007, leads the Volusia Office. The Office serviced 16 new cases and made two educational presentations. Jane has a staff of five.

### *Region 3*

Region 3 had the following numbers for calendar year 2019: New Cases, 344; Criminal Referrals to local Law Enforcement, 19; Cases Resolved, 150; Resolved Clearance Rate, 63%; Recovered \$210,634;

Recovered Realized Gain, \$223,858; Volunteers Hours, 6,600; Speaking Engagements, 100; and Number Attended Engagements, 5971.

## Case Synopses

### *Flagler County / Bunnell*

#### *Stop a Leak Before It Happens!*

A Flagler senior claimed her contractor had not finished a \$1200 plumbing job which had been paid for in full. Research of the allegation revealed the alleged contractor was not a licensed plumber, but only a handyman. After several conversations with the handyman, he agreed to have a licensed plumber finish the plumbing job which he was not authorized to complete. After several weeks, the plumbing job remained unfinished. Contact was again made with the handyman who agreed to refund the Flagler senior her \$1,200. The same day the handyman met the sleuth at the Seniors vs. Crime office and submitted a certified check for the senior. The senior client was extremely pleased with the Seniors vs. Crime intervention and promised to check out any further workers she hires to make sure they are properly licensed.

#### *Keeping a Roof Over My Head!*

A senior Flagler resident contacted our Office regarding an issue with her roof, which was badly in need of repair. The senior had been issued a \$21,000 check from her insurance company. The senior turned over the check to a roofing company who retained the services of an attorney who handles all funds collected for the roofing company. After a couple of months, the roofing company had completed no work on the senior's roof. All attempts to contact the roofing company for a resolution of the problem went unanswered. The Seniors vs. Crime sleuth was able to make phone contact with the attorney handling the roofing company funds who advised the holdup was due to the roofing company reorganizing. The sleuth remained in contact with the attorney and a few weeks later the funds were released. The roofing company completed the new roof to the satisfaction of the senior client.

#### *I Need To Dock My Boat!*

A senior couple residing on a canal home leading to the intercostal waterway contacted our Office earlier this year. The couple had contracted with a marine contractor to build a new dock and boathouse for their boat located in the canal behind their home. The contract price of \$36,910 was paid to the company but the work had not been completed. The Seniors vs. Crime case worker made phone contact with the marine contractor who advised they were prepared to complete the work but when the Federal Government went on shutdown over the budget crisis, the Army Corp of Engineers was unable to approve the pending permit needed for building on the canal. After numerous phone conversations with the marine contractor by the case worker the dock and boathouse job was given top priority when the Army Crop of Engineers began approving building permits. The contracting job was completed shortly afterward to the satisfaction of the senior couple.

### *Nassau County / Fernandina Beach*

#### *My Fence!*

A woman walked into the Nassau County office to complain about Lowes having installed a fence in 2017 with two gates and one of the gates not working properly in late 2019. Seniors vs. Crime called the store to learn that the purchase was not by our complainant but by her neighbor. The neighbor bought the gate. The contractor was unrelated to Lowes. A Lowes representative later informed that the gate was not working properly because it had been tampered with. The complaining party did not appear to have standing as the injured party. We closed the case as unworkable.

### [My Deck!](#)

This Case was received via an 800 message. Complainant paid a person to pressure wash, sand, replace deck boards, and stain deck work. The contractor was paid in cash and never did any of the work. Complainant wanted her \$500 returned. Case was referred to the Fernandina Beach Police Department as Criminal.

### [A Good Deal On A Phone](#)

A retired law enforcement officer walked into the Nassau office to complain about having being pressured into buying an expensive phone and plan that he did not need or want. The Nassau sleuth called the store and advised of the issue. The store then “bent over backwards” to make the complainant happy. They made an alternate offer so attractive that he kept his new phone and took the new offer. The complainant advised that the new plan offered him member savings of \$2,000. He advised he was going to find the closest SVC office and volunteer - he was so happy.

### [Orange County / Orlando](#)

#### [Uncooperative Husband](#)

A woman contacted SVC reference to her elderly friend who was taken advantage of by two men. They talked him into buying an RV and a car. He gave one man a check for \$4000 to purchase the RV, and the other man a check for \$3000 to purchase a car.

After doing some investigation, SVC found out that the elderly friend was actually the complainant’s husband. He was to see the two men to get his money back, but nothing was happening. The complainant admitted that her husband was refusing to help her, either to file with law enforcement, or work with SVC to get the money back.

The complainant was advised that there was nothing more we could do without her husband’s assistance.

#### [HOA Troubles](#)

A man contacted SVC regarding a complaint against his HOA. He had received a demand letter of future litigation. He had extended his patio on Association owned and maintained property. He was given 45 days to take care of the issue.

Mr. Jones had been out of the country. Upon his return ne responded to the current President that he was given permission by a prior President of property management in 1996, due to erosion by water running off the roof to the ground. Mr. Jones felt he was being targeted because he had reported that the current President of the Board was more than 90 days in arrears for maintenance dues and was ineligible to serve on the board. This case was closed satisfactorily

#### [Makeup Complaint](#)

Mrs. Smith filed a complaint with the Attorney General's office against a company who sold makeup for women at shows. She claimed it was Fraud as they used deceptive practices to sell their beauty products. The company claimed that their paperwork gave her every opportunity to cancel and that she had willingly signed the contract and credit card bill. SVC requested copies of paperwork and found that the company did give her options on her purchases. Case closed.

### [Putman County / Palatka](#)

#### [I Made the Mistake of Hiring an Unlicensed Contractor](#)

An elderly man needed work done on his home and some of his rental properties, including installing a new HVAC system. After paying approximately \$41,000 to a handyman for making repairs to his properties, our senior approached us about getting his work completed and repaired by his handyman.

The copper in his A/C system had a hole burned in it in addition to additional unsatisfactory work performed by this unlicensed contractor. When the contractor failed to respond to our letters, our team decided because of the amount of money involved, we should turn this over to law enforcement. Our Sheriff's Department Detective, filed charges against his unlicensed contractor and took before the Contractor Review Board. The homeowner was awarded a little over \$1,000 and was very happy with SVC help.

#### [Be Careful Picking out a New Roof](#)

An 87-year-old man needed a new roof so he could get homeowners insurance. He shopped around and decided on a special roof that required a trained contractor to install it. There was no such contractor in the Jacksonville area so he reached out to the roofing manufacturer for a recommendation. It was recommended he use a contractor from Georgia. The roofer was unlicensed in Florida so the homeowner pulled the necessary permits and hired him to perform the installation. After installing the roof, which involved many cost overruns, the roofer had not sealed the vents in the roof and it caused him \$35,000 worth of water damage. After 2 years with no repairs made, the man reached out to us for assistance. After repeated attempts to contact the contractor and the roof manufacturer, the refused to answer us. At one point, the manufacturer offered to replace the materials for a new roof. He would then have had to hire a new company to install it. He was not in a position to pay an attorney who wanted \$10,000 upfront to take on his case and there were no guarantees he would recover his loss. We urged him to get a new roof done ASAP to mitigate his damages, which he did with the assistance of his daughter to secure financing. However, we were unable to recover any money for him.

#### [Do not Fall for the Computer Virus Scam!](#)

A woman received a phone call offering to remove the Computer Virus from her computer offering a lifetime contract for \$1,999. She signed a contract and paid for their service with an Electronic Funds Transfer. She secured a copy of the check, front and back, from her bank. After receiving many phone calls from them soliciting their services, she realized it was a scam. She then contacted us. Since she had the name of the company on a written contract and a copy of the check, we sent a letter to the Company requesting a refund. The owner of the Company called us and said he was not even in business at the time, which we knew was a lie and that he had reported the fraudulent activity to the local sheriff's department in Lake County where the company was based. The owner also reported that he had moved to Las Vegas. We requested proof of his report to the Sheriff's Department, which he never provided.

We were able to research the bank and account the check was deposited in in Chicago. At that point, we contacted the bank in Chicago and we were advised that numerous fraudulent transactions were made to that account. They told us to have our client go to her bank and report the check as a fraudulent withdrawal and when her bank contacted them about it, she would be refunded the sum.

It worked and she received a full refund and she was very pleased with our help.

#### [Seminole County / Altamonte Springs](#)

##### [Did Not Understand Contract](#)

Son of an elderly couple contacted SVC in regards to a company that contacted their parents ages 88 and 79 and talked them into assigning benefits involving their Homeowners Insurance coverage to them. The father is legally blind and showing signs of Dementia; the mother speaks and reads only in Spanish. They were forced into signing a contract not understanding what they were signing. We were able to contact the company, advise them of the couple's problem with this contract. One week later, we received a copy of a letter that advised their contract was canceled.

### Shared SSN without Consent

Mary Jo contacted SVC regarding the purchase of a car. The company sold her a car for cash, and provided us copies of the cancelled checks. The company sales office sent out for a credit check and a loan application for over \$23,000. She received a notification the next day that she was not eligible for the loan. She claims that she never gave them her SSN. The company had provided her SSN to the loan company without her consent. We advised that she should handle with the Dept of Finance, as the company was not willing to discuss the situation. She did file a complaint with the Department of Finance.

### Credit Card Issue

Mrs Wilson filed a complaint with the Attorney General's office regarding a credit card bill. They were showing that she had missed a payment and were charging late charges. She claimed that she had paid the bill, that her account had been hacked, and she was due a credit for the charges being investigated. They had closed her card account and issued a new card.

SVC sent a letter to the credit card company explaining her complaint. They responded that were only going to give credit for two of the three charges, and it would appear on her next statement. She questioned why they were not honoring the third charge, so SVC called to find out why. They requested that she call them and gave us a telephone number to contact them. We passed on the information, and advised that she will have to handle the claim at this point. She received a credit on her account for \$274.

## 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, Gilchrest, Hamilton, Lafayette, Lake, Levy Marion, Sumter, Suwannee and Union.

There are now 4 offices in three different counties that serve the population of The Villages, now approaching 135,000 residents and the surrounding areas.

Deputy Director Judy Harden oversees the Alachua and Ocala offices and still makes contact with the Levy Sheriff's office even though that office had to close. She does numerous presentations each month all over the northern part of the region and does all she can to spread the word. She is a genuine asset and we are lucky to have someone who works so hard.

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 – Doug Hart; Citrus – Don Dittmore; Marion – Don Henry and Dave Cunningham; Sumter – Bryan Lifsey; Wildwood – Ed Kelly, Linda Meng and Alex Blair; Fruitland Park – John Townley; Pennbrooke – Glenn Babcock; and Clermont – Dave Linderman.

The Sumter office continues as the busiest office in the region, taking in 413 new cases in 2019, and returning \$219,274 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 surpassed the 8,000 case mark on July 10, 2019.

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, handling 48 cases and returning nearly \$30,000 to their complainants.

The Wildwood office was finally able to return to their original office in August 2018 after a 10-month absence due to a fire at the Wildwood Police Department in October of 2018. The ensuing move to another location had resulted in a drop in the numbers for Wildwood. They are slowly getting back to normal and their complaint numbers are expected to increase. In 2019, Wildwood recovered nearly \$86,000 for their complainants.

We expect this office, Fruitland Park and the Pennbrooke office to see a gradual increase in cases due to the continued buildup of The Villages in their geographical locations. Community leaders recently approved the construction of an additional 65,000 homes in The Villages, most of which will be built in Sumter County with the remainder going up in Lake County.

The Fruitland Park office officially opened in late 2016 and in their first three years, they have returned nearly \$30,000 to their complainants.

The Alachua office handles cases not only from Alachua County but also 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 closed due to a lack of volunteers. We are recruiting new senior sleuth volunteers to reopen the office.

A new office manager took over the reins of the Ocala office. Doug Hart, who had previously worked in the Orlando office, moved to the area and volunteered to work in Ocala. He offered to take over the manager duties from Sandy Belinsky who remains as a sleuth and assistant manager. Doug has been busy making numerous presentations in the Ocala area.

The Citrus County office is the first office to open in Region 4. They have proven to be a valuable asset to the citizens of Citrus County over the years. Manager Don Dittmore has proven to be a very capable manager and they continue to have the full support of the Sheriff's Department.

The Lake County offices include Pennbrooke and Clermont. We were forced to close the Leesburg office due to a medical issue involving of our last volunteer. We are hoping that another volunteer will emerge soon. The other two offices, while minimally staffed, 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 nearly \$30,000 to their complainants in 2019 which represents a lot of work on their part. They are a dedicated group and always give their best effort.

Attorney General Ashley Moody Visits The Villages for a Workshop and Award Presentation.

On Friday, June 14, Attorney General Ashley Moody sponsored a scam prevention workshop and passed out awards to deserving sleuth volunteers from all 5 regions of Seniors vs. Crime. Region 4 sleuth Bryan Lifsey, Sumter Office manager, was selected as the Sleuth of the Year for his significant contributions to the Seniors vs. Crime project.

We were honored to host the Attorney General who spoke to the large crowd at Eisenhower Recreation Center and then stayed for photos with many of the attendees.

## 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

More than 3 years ago, several Region 4 volunteers undertook the monumental task of putting Region 4 completely on a Google based platform. Since the inception of the program, known as CCIC or the Civil Complaint Information Center, all offices in Florida are now using the program and our reports are completely standardized. The program is still evolving and improvements are routinely being made.

### Spanish Outreach Program

Yolanda Wilcox-Sheerin is a Sumter volunteer and makes regular visits to Spanish language churches and clinics in Wildwood and Leesburg, Belleview and Ocala to explain Seniors vs. Crime and our mission to our growing Spanish language population. Her program has been extremely well received by all and she will be continuing her presentations in 2020.

### 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 Speaker's Bureau made 151 presentations to various groups throughout the region, which reached nearly 6,100 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 nearly 1,600 followers who receive regular postings on current scams, preventative measures, and SVC items of interest.

During calendar year 2019, we posted 76 items on the Facebook page that reached over 55,000 people.

We will continue in our efforts with Facebook in hopes that interest will expand in the coming year. Our page is located at [www.facebook.com/SeniorsvsScrimeregion4](http://www.facebook.com/SeniorsvsScrimeregion4).

### Regional 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.

### Assisted/Independent Living Outreach Program

Charles Kantor, a Sumter sleuth, has been making contact with the staff of the many independent and assisted living centers in The Villages, Wildwood and the surrounding areas. We developed a tri-fold brochure on phone and computer scams and safety that Charles distributed to those facilities. From those contacts, he has been asked on numerous occasions to speak to groups of residents about their phone and computer safety as well as providing information on other scams. We will continue our efforts to reach this population as many who live there are unable to get out much.

## Case Synopses

### *Ocala Office:*

#### Home Alarm Scam

Client answered door to find a man who wanted to change out his alarm keypad. The client had his alarm service with one company but the man at the door said the company had changed hands and he needed to change the keypad. He also took the old sign and put up a new one. The client who does not use the alarm anyways did not question this.

Shortly after client received a loan statement for a bill for \$3300 which he did not remember signing and did not wish to make a payment. He complained to SVC Ocala.

Getting info from the client was difficult but we persisted and found that his bank account was billed monthly for alarm service from the first company, which had not gone out of business. Getting any info from the finance company for the second alarm system was impossible and we have dealt with this company in previous cases with no luck on those either.

Going back to the first company that had been continuing to bill for service finally resulted in someone in their billing department transferring the call to a tech who sent a signal to the alarm, which did not sound, showing their service disconnected by the door scammer.

That day they sent a tech to the client's home, reinstalled their own keypad, and showed him how to use it. We also got a letter from the finance company after we disclosed the scam to them and they cancelled the loan resulting in a \$3300 realized gain for the client.

#### Dental Insurance Issue

Client with dental insurance decided to get her teeth cleaned, x-ray and exam using a coupon for \$68 from the newspaper. The dental office set her up with a different dentist from their office, as her assigned dentist was not there that day.

She had what she stated was a regular cleaning; however got a bill for \$1455. This was for a deep cleaning, 4 quadrants along with the x-rays and exam. She paid \$68 and the insurance company billed for the balance. Dental insurance paid \$273 and with some other adjustments, the total owed was \$1092.

Client disputed the deep cleaning and after SVC got involved and asked what the hygienist had logged into the patient chart that started the HIPAA problems.

Client went to dental office and signed HIPAA agreement to allow SVC to have the dental chart information. Seems that the hygienist had been let go, after the dentist reviewed what she had written. They wrote off the client's bill and she had a realized gain of \$1024.

#### Solar Panel Hustle

Client financed \$21,758 for solar panels, which did not produce savings as expected. Sales representative wrote client's income as \$3500 a month to qualify for loan; however true income is \$1500 a month, sales representative no longer with company. He promised client 90% reduction in electric bill. Install took several months and savings were very little.

Electric company came out to do survey which should have been done before any contract was signed or installation begun. Letter from electric company shows amount of panels installed cannot possibly give the savings expected.

Client does not make enough income to file taxes so sales representative persuaded him to take \$10,000 from his 401K and pay the taxes on it so he could get the government rebate which did not work out.

Solar company came out several times and insisted system is working properly.

After we became involved, the solar company came out and installed 5 more panels at their cost of \$900 per panel without charge to the client. They wanted to close the case. A realized gain of \$4500 for the client.

### *Levy Office*

#### *Missing Horse*

The Office Manager was contacted by a consumer living in the Orlando area, and seeking assistance in locating and recovering a 'stolen' horse that he had been scammed out of, by a lady who was now located in the Levy County area. The consumer had a paper trail of communications with the scammer, in which several contained death threats regarding the horse, if he did not continue to send the scammer money. After listening to the consumer's story, it appeared that he was being extorted for money by the scammer, and he was referred to the local Sheriff's Department, where he was advised that the "issue was civil", and he would need to retain an attorney. The Levy Office Manager suggested that he contact the courts and file a Writ of Replevin. Feeling a bit relieved and at the same time feeling a bit overwhelmed, the consumer drove to Levy County where he contacted the Levy Office Manager, who agreed to meet with the consumer at the courthouse and assist him with the filing of the Writ of Replevin.

The consumer purchased a horse, and was referred to the scammer, who claimed to be a trainer. As time went by, the scammer always had an excuse as to why she could not produce the horse. She managed to convince the consumer into giving her his credit information, which was to be used for vet bills, boarding, and other related expenses and fees. Each time the consumer questioned the scammer, declined to send money, or cut off the credit cards, the scammer would send threatening emails and text messages of intent to do bodily harm to the horse.

Eventually, a court date was set, and after several attempts by the scammer to delay the process, the consumer had his day in court before a local judge. After over a year, the scammer stated that she no longer was in possession of the horse. Claimed that she had posted all of the required 'legal' notices on public bulletin boards, and advertised for a lien in the local newspaper as required. She then sold the horse to a non-profit organization, of which the scammer just happened to be the parent agent, and eventually, she adopted (aka: Sold) the horse out to another family.

The judge ruled in the consumer's favor, awarding him \$15,000 plus his court costs. The consumer's age qualified him to fall into the category of a senior citizen, and the judge, after issuing scathing remarks to the scammer, doubled the award. Total projected award to be \$30,500.

The Levy Office Manager, truly extended herself to help the consumer, and spent countless hours outside of the office, interacting with other animal orientated organizations, to gather information for the consumer to be able to locate the scammer. The Levy Officer Manager, a very avid horse lover who has hosted a few rescue horses herself, also has a JD Degree that assisted throughout this case.

### *Wildwood Office*

#### *Moving Company Problems*

Complainant had a moving company bring her furniture to the Villages and claimed that she was informed by her homeowner's insurance company that she was covered for her move. The moving company failed to deliver all items shipped. She contacted her insurance company but they refused to

pay for lost items. She made a complaint to SVC and one of the Senior Sleuths who is adept in Insurance issues helped her recover \$5,000

#### Moving Company Overcharge

Complainant hired a moving company to transport her furniture to The Villages and overcharged her. Client contacted SVC who recovered \$573 for her.

#### Tow Job Overcharge

Client had her vehicle towed. Client spoke to owner of towing company and thought she came to an agreement to settle the matter. Client gave the owner of the towing company the title to the vehicle. Four months later the Client received a letter stating that she owed \$2000 storage fees. SVC was contacted and RD for Region 4 sent the client the Florida law concerning towing companies. SVC contacted the towing company and the issue was resolved prior to going to law enforcement.

#### Pool Problems

Complainant hired a company to install a pool. Along with the pool, the contract stated that security devices must be installed and work had to pass final inspection. Company was contacted by SVC and completed final work and inspection.

#### Airplane upgrade?

Complainant purchased airplane tickets and upgraded the seats. Client was double charged to upgrade. SVC contacted Travel Service and charges were refunded.

#### Wrong Pavers

Complainant hired a paving contractor for his driveway. Client states that contractor did not use the correct pavers for his driveway. SVC Seniors Sleuth Mark Simon conducted a mediation between the client and the vendor, which resulted in the vendor replacing the entire driveway, to the tune of \$7409.

#### Landscaper Did Not Finish Job.

Complainant hired a landscaping company to do work. Cashed the checks and will not return phone calls or do the work. SVC contacted the vendor who was on vacation and he completed the work.

#### No Work by Contractor

Complainant hired a contractor to erect Lanai and pour concrete and gave vendor \$2000 down payment and he will not return calls. Had heard nothing in six weeks. Total cost \$6200. Client contacted SVC who contacted the contractor. Contractor came and completed the job.

#### Cash Payoff for No Work Done

Complainant hired a landscaping company who did not complete the task. After numerous calls to the vendor, the client contacted SVC who called the vendor who delivered the client eight one hundred dollar bills even though he did not owe that much. She took the money to the bank and they verified they were good.

#### Insurance Dispute

Complainant had a moving company bring her furniture to the Villages and claimed that she was informed by her home owners insurance company that she was covered for her move. She made a complaint to SVC and one of the Senior Sleuths who is adept in Insurance issues helped her recover \$5,000.

### Gift Card Scam

Complainant used a credit card one time to purchase gift cards at a local restaurant. A short time later, someone in Maine tried to use the same number to purchase jewelry. Complainant became frustrated trying to resolve the issue. SVC contacted the credit card company and resolved the issue.

### Sumter Office

#### Black Mold Snafu

Our Complainant, a 65-year-old male and prospective homebuyer, discovered black mold in new home during the inspection before closing. The realtor refused to return our Complainants deposit. The \$3500 deposit had been deposited into the realtor's personal account, not the agencies escrow account. After our office contacted the realtor, our Complainants \$3,500 deposit was returned and our Complainant was extremely satisfied with this outcome.

### Tech Support Computer Scam

Our Complainant, an 80-year-old male, was contacted by a "computer security" company and offered "protection" for his infected computer. Our Complainant was conned into buying \$5000 worth of gift cards to pay "tech support" to clean his computer and keep it safe from hackers. SVC contacted Best Buy, where \$2000 in gift cards were purchased, and the Complainants credit card company (where an additional \$3000 in gift cards had been purchased). Both companies agreed to cancel the fraudulent charges and to investigate the "tech support" company.

### Concert Tickets Refund

Our Complainant, 70-year-old female, purchased tickets for a November, 2018 Elton John concert. The concert was rescheduled from November 2018 to November 2019. The new date was not acceptable to our Complainant so she asked for a refund of her ticket purchase, \$668. She was told "No Refund" since concert was "rescheduled", but not "cancelled". SVC intervened and pointed out to the ticket agent that cancellation was well in advance of the new schedule date. After some discussion, the ticket agent agreed to process a full refund for our Complainant; Complainant was satisfied and thanked SVC for helping recover her \$668.

### Dental Overcharge

Our Complainant, an 81-year-old female, had dental work performed by a local dentist. She felt the work was incomplete and decided to get a second opinion. Her dentist had already charged her for anticipated work. Our Complainant could see that that her 'regular' Dentist had already charged her for work not done and then he refused to provide her records to her so she could get a second opinion. She wanted her records and \$200 refunded for procedures paid for but not performed. Our office contacted dentist and after reminding him of Florida Statute concerning dental record ownership, the dentist relinquished the records and refunded \$200 to our Complainant.

### Golf Cart Lights

Our Complainant, an 84-year-old female, decided to have new lights installed on her golf cart, Vendor installed the lights, however the lights were installed incorrectly resulting in complete battery discharge. The golf cart broke down while being driven by Complainant. She had the golf cart towed and repaired. She tried to get vendor to reimburse her for the repairs. Vendor repeatedly ignored Complainants phone calls for more than one month. She came to SVC for assistance. Once SVC contacted vendor, he reimbursed Complainant \$631 for the repairs and Complainant was very satisfied.

### Hearing Aids "Free Trial"

Our Complainant, an 80-year-old male, purchased new Hearing Aids that came with a 30-day "free trial". He was not happy with them so he returned them. His "free trial" then became not so free when he was

charged a “restocking” fee and “interest” for loan for one month. He came to SVC suggesting that “free means free” and asking for assistance in getting the vendor to honor that concept. After SVC contacted vendor our Complainant received full refund of \$450 and was very happy.

#### Rental Damage Deposit Glitch

Our Complainant, a 58-year-old Hispanic female, was denied her Damage Deposit refund of \$701 after moving out of apartment. She had given sufficient notice and the move out inspection noted no damages. When SVC contacted the Landlord, they claimed a “computer glitch” caused her refund to be overlooked. Our Complainant received refund check shortly afterwards and thanked SVC for our help. (#8024)

#### Rental Deposit Dispute

Our out of state Complainant, an 81-year-old female, paid a first/last/security deposit for a rental house reservation in The Villages. Due to changing circumstances, she cancelled her reservation some four months prior to rental date. That was well with the no penalty cancellation period specified in her rental contract. The rental agent claimed they were unable to rent the home for one month and that prospective renter, our Complainant, owed one month’s rent. SVC contacted the rental agent and, after discussing contract terms with the agent, recovered \$3,052 for our Complainant. (#7836)

#### Solar Tube Woes

Our Complainant, a 68-year-old female, contracted with a local contractor for a new solar tube to be installed in her home. After the work was finished, during the next rain, storm the roof leaked causing interior damage to the home. Our Complainant contacted her homeowner’s insurance company. The entire roof was replaced but insurance wanted to only pay for the area around the solar tube. Our office was able to deal with the insurance company and negotiated a compromise to cover more roof area. The resulted in our Complainant recovering an additional \$6,742.55 for the roof repairs and she was very grateful for our assistance

#### Roof Repair Payment Dispute

Our Complainant, a 79-year-old female, had a new roof installed and it was covered by her homeowners insurance. Because her mortgage company paid the insurance premiums from escrow, the check was sent to the mortgage company. That company would not release the funds until the insurance company signed off on the repairs and various bureaucratic snafus kept delaying final payment. After SVC became involved, the insurance payment cleared the bank. Our Complainant/Homeowner was very grateful that SVC was able to expedite the release of her \$5,635.52 roof repair payment.

#### Stolen LSV Toll Ticket

In a rather bizarre case involving a stolen Low Speed Vehicle (LSV), our Complainant, a 68-year-old male, had reported problems with a golf cart repair company that went out of business and absconded with his LSV, which had been in their shop for repairs. Months later, he came to our office with a Toll Ticket Violation Notice from South Florida. The license plate on the vehicle in the toll violation ticket was the plate from his stolen LSV but it was on a different vehicle. Working with law enforcement, the turnpike authorities, and our know information concerning the owner of the closed repair shop, law enforcement was able to locate the owner in South Florida and recover the stolen LSV although it had been cannibalized for parts. Our Complainant was able to collect \$21,159.12 from his insurance company based on recovery of the remains of his LSV.

#### Vehicle Free Warranty Add-Ons

Our Complainant, an 83 –year- old female, was invoiced for “free warranty add-ons” when she purchased a new car. She came to our office seeking assistance in understanding all the strange charges

on her Bill of Sale. After our office staff intervened and researched irregularities, which could have, invalidate the sale, the car dealer agreed to cancel additional, incorrect charges. Our Complainant recovered \$5,423.09 from the sale adjustment and was very pleased.

#### *Water Filtration System Woes*

Our Complainant, a 92-year-old female, had a new full house water filtration installed in her home at a cost of \$2,995. After installation, homeowner's Personal Physician forbade her from drinking/using water from that system for health reasons. The vendor swapped out the system. Our Complainant found the new system inferior to the original one she had purchased and wanted it removed. The vendor refused to refund her money. After SVC contacted the vendor, the replacement system was removed and our Complainant was refunded the entire purchase price.

#### *Cuban Travel Fiasco*

A group of seven retired couples booked a cruise to Cuba. Separately, they reserved a limo to take them to the port. When the federal government banned cruise travel to Cuba, the cruise line refunded their money. The limo company claimed their deposits were non-refundable. The entire group came to our office for help in getting their limo deposit back. Our office contacted the vendor, who refused to cooperate. As the charges had been placed on a credit card, we assisted the group in disputing the charges with their credit card company. The credit card company declined to process their dispute because it was only June and the scheduled limo services were not scheduled to take place until September. We advised the group to wait until the scheduled pickup date and then submit their dispute. They agreed. On the scheduled pickup date for the cruise, no limo showed up to take them to the port so they resubmitted their credit card dispute and, this time, were successful. The credit card company credited them with the \$350 they had paid for the limo, which never showed up.

#### *Citrus Office*

##### *Roofer Problems in Citrus*

One roofing company was accepting deposits and walking away. In one case, he had accepted a 50% deposit and did no work for 8 months. Numerous calls by SVC got no results. In Florida, this is a criminal offense by statute but law enforcement had been treating as civil. After much prodding SVC got the Citrus Co. Sheriff's Office involved. They arrested the roofer. He quickly refunded our complainant and others their deposits. Too late, though, as the crime had been committed. Case is still pending. FDLE is also investigating the roofing company for doing the same thing to hurricane victims.

#### *Alachua Office*

##### *Medical Alarm Scam*

An elderly woman received a home solicitation from a company offering to provide a medical alert device should she need to summon immediate help. The door-to-door salesperson wrote up a contract for the device and included a whole-house alarm system that the customer never intended to order. She received a copy of her contract from the salesperson, but the contract did not contain her signature(s), nor did the forms provided to her spell out her rights to cancel a home solicitation within a 3-day period. Ultimately, the customer received a plethora of equipment, none of which reportedly worked. After receiving payment notices for products she did not order, the customer came to Seniors vs. Crime. SVC assisted the customer in supplying the company with a contract cancellation notice and contacted the company for a signed copy of their customer being supplied with her cancellation rights and a copy of the written language used by the business to inform this customer of her cancellation rights. The company refused to supply any information and stated it would continue to bill the customer; however, the company has not contacted the customer during the last six months. It is believed the company has recognized its failure to comply with requirements for a legitimate

cancellation of a home solicitation sale and will refrain from any further billing against the customer. The customer's notice of cancellation to the company upon her learning of the company's failure to provide her with proper notice of her rights saved her \$2,331.

#### Hearing Aid Hustle

An elderly customer presented at a hearing aid store to receive a free hearing test. After testing, she was asked for her credit card, which she supplied. She later learned she had unknowingly placed a \$414.75 deposit against the purchase of \$4,295 for a set of hearing aids. The contract for the purchase provided for a free trial period and full refund if sought within a certain period, but failed to identify what the customer bought. The store provided no product to the customer, who sought a full refund within the period specified; however, the store refused to honor her request. The customer then turned to Seniors vs. Crime. After some negotiation, the store agreed to cancel its hold on her deposit and cancelled her entire contract. This customer saved the entire cost of something she never ordered or received.

#### Car Dealer Scam

A local car dealership mailed an advertisement indicating the recipient had won a prize when that was not the case. In a sales pitch at the dealership, the 87-year-old customer with physical limitations was offered an attractive price on a new vehicle to replace the one presently owned if the customer give up her 9-month-old vehicle as a trade-in. Dealer staff stated they "had to move her vehicle because it was in the way" and once the general manager obtained its keys they were not given back. After many hours of failed pleading for the return of her keys stating she needed to go to the hospital or home the customer felt the only way she could leave was to buy a new car. The customer was presented with a paperless glass-topped electronic contract-signing device. The dealer staff then emptied her belongings from her former vehicle to the new vehicle. After these events the customer finally was allowed to leave. Days later the dealer dropped her trade-in vehicle back at her residence and claimed the sale had not included any trade-in; and if she did not want the new vehicle to turn it in to the lender. The customer now had two vehicles to make payments on. Both vehicles were soon repossessed with deficiency notices outstanding on both. The customer then complained to Seniors vs. Crime. It was noticed the sale paperwork identified a "transfer" of registration from her former vehicle to the new vehicle. The dealer's corporate owner was notified of this observation and eventually the dealer paid off the deficiencies on both vehicles, restored the customer's credit rating and gave the customer a "goodwill" cash settlement; all to the customer's satisfaction. The customer was saved \$21,041.19.

#### Another Car Dealer Scam

A 78-year-old customer presented at a car dealership in response to a mailed advertisement thinking she had won a prize and wanted to claim it. Once present, she learned she had not won anything. She was approached by a salesperson, who stated he could lower the payments she was making on her year-old vehicle by \$20 per month with its trade-in on a new vehicle. She agreed to the trade. The dealership staff inspected her current vehicle, took photos, noted its mileage and eventually also transferred all her belongings from her current vehicle to the new one. The customer was presented with a paperless glass-topped electronic contract-signing device, which she stated she could not read. The customer was required to drive her former vehicle back home as a dealership employee followed her with her new vehicle. She did not understand this procedure, but was later informed by the dealer that her purchase of the new car did not include any trade-in vehicle. She now owned and would be paying on two vehicles. The customer then contacted Seniors vs. Crime. It was noticed the sale paperwork identified a "transfer" of registration from her former vehicle to the new vehicle. The dealer's corporate owner was notified of this observation and eventually the entire sale was cancelled,

the dealer took back the new vehicle, and the customer retained ownership of her former vehicle, which was her ultimate goal upon contacting this office. The customer was saved \$39,241.75.

#### *Marion County (The Villages) Office*

##### *Bad Fitting Dentures*

The complaining witness requested Seniors vs. Crime assistance regarding poor fitting dentures that he had purchased from a local dentist office. The complainant provided details regarding the poor fit and inadequate repairs that made the dentures worthless for chewing food. After 6 months of getting no resolution from the dentist regarding his complaints, he filed a report with Seniors Vs. Crime. A Senior Sleuth contacted the dentist's office and within 7 days, the dentist office refunded the entire \$3176.50 purchase amount back to the complainant.

##### *Benefits Not Paid*

An elderly widow discovered that she was no longer receiving supplemental Medicare benefit payments from her late husband's former employer, a large national food-processing conglomerate. She was told that the benefits had been terminated with no explanation as to why this had occurred. A Senior Sleuth contacted the company and spent hours on the phone asking for records and clarification as to why the benefits had been terminated. After going through eight layers of employees and management levels and in conversations with the company's third party administrators, it was discovered that due to system wide computer programming issue, the company had improperly terminated benefits for our complaining witness and numerous other individuals in a similar situation. The company advised that they were unaware of this issue until Seniors Vs. Crime informed them of the matter. The complaining witness was entitled to back payments and future payments totaling nearly \$18,000.

##### *Dishonest Roofing Company Employee*

In late August of 2019, the Marion office of Seniors vs. Crime began receiving multiple complaints regarding a roofing contractor employee that he been deceiving residents into signing contracts for roof replacements. Eight individuals reported similar stories where the same employee offered to look at their roofs to see if there was any weather related damage. The employee claimed that the home owners would have to sign a digital pad that he claimed was simply a liability waiver allowing him on their roofs. In reality, the digital signature linked to a direction of payment "contract" binding the homeowner to use the roofing contractor or face liens being placed on their homes. In discussions with the Marion County Sheriff's, they agreed to open a case on the matter. In further discussions between the roofing contractor management, MCSO and SVC, it was discovered that the employee in question was not following company policy and was subsequently released from employment. In addition, the roofing contractor immediately rescinded the questioned "contracts" and indicated that they were looking to change their procedures to prevent a similar situation in the future.

#### *Fruitland Park Office*

##### *Hearing Aids Destroyed*

Our client alleged that her hearing aids were destroyed during a MRI, and that she was never advised to remove the hearing aids prior to the MRI.

We contacted the Vendor who claimed all their protocol was followed, and that client had been advised to remove her hearing aids prior to the exam. She offered to provide copies of the relevant paperwork showing our client acknowledged being advised to remove her hearing aids.

When the paperwork was provided, we reviewed it with our client, and several discrepancies were discovered indicating perhaps the MRI technician had focused on our client's pacemaker and had not

documented any action regarding the hearing aids, and our client had not initialed the form indicating she had removed her hearing aids.

After again speaking to the Vendor, she agreed protocol may not have been followed in this case, and agreed to submit the claim to her insurance company.

Our client received \$2800 for the destroyed hearing aids.

#### [Clermont Office](#)

##### [Unwanted Water Filter System](#)

Complainant is an eighty-year old retired radiological technician who worked exclusively for thirty-years with medical NGO's around the World. She owns her own home and automobile and lives on a monthly Social Security stipend of \$1,220, of which nearly fifty percent is obligated. She received an unsolicited visitor one morning who offered to provide a free, no obligation, water quality test, citing many complaints in the area of poor water quality. He performed the test and it failed in each of four samples. He told her they could provide a filtering system that would remedy the situation. He got on the phone and spoke with a financial representative, wrote down some numbers, and advised her that she had been approved and that they could install that afternoon. She would receive supplies and a check for \$174 for joining the program. They installed a water softener that afternoon, for which she signed a receipt. She called the SvC 800 number to share her experience and was sent to the Clermont Office to file a complaint. The company was contacted within a few days and asked to correct their action based on deceptive sales practices. The sales representative had reported her income to the financial company at \$2,000/month ... the unsigned contract now in-force was for \$7,500. The company agreed to remove the equipment and cancel the contract and financing. The case closed with no obligation to the complainant.

##### [Dementia Patient Sold a New Car](#)

Complainant is the out-of-state Daughter, and POA, for her Father, an 86-year old Florida resident recently diagnosed with onset dementia, demonstrated with confusion in time, place and person recognition. Father lives alone in his single-family home, other adult family living in Florida took no responsibility for his well-being. Complainant reported that her Father had recently purchased a new automobile, but already had a two-year old vehicle. She and her brother came to Florida following notification and filed a report with the SvC Office in Clermont. Her father's combined income from Social Security (\$1,400) and the VA (\$1,700) cannot support the new car at \$839.93 per month. When the Complainant arrived at her Father's home, there were unopened bills from all sources, utilities, credit cards, and the finance companies attempting to collect for both vehicles. The dealership was contacted concerning the vehicles, purchased two years part from the same dealership and salesperson. They concurred with our assessment, that aside from the mental challenges, he did not meet the credit requirements for either car purchase, used in the calculations for the latest purchase. A voluntary surrender of the vehicle was agreed to, without any further collection efforts. 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.

No new offices opened in Region 5 in 2019. Some changes in staff and office Managers has occurred, as is normal.

Our region saw a decrease in complaints from previous years. However, we have seen an increase in cases since monies have been released for damages done by hurricane Michael.

We are primarily a rural region. We had 33 assists, opened 83 new cases. Of the 83 cases, 12 were resolved to satisfaction, 8 cases were resolved with a total recovery of \$36,071 (\$22,838 actual dollars, \$13,233 realized gain).

Our dedicated volunteers put in a total of 690 hours. Without the dedication of these great volunteers, the program would not function.

Due to some vacancies, we are currently recruiting for several positions in the region. I am sure we will have a very successful 2020.

## Case Synopses

### *Escambia Office- Escambia County*

#### Veteran Assist

A disabled Vietnam Combat Veteran from Arizona contacted SVC by email requesting assistance in finding information about his deceased mother who passed in early 2019. His estranged sister was withholding details about the mother's death, including probate of the will, burial information, etc. After several phone calls, SVC was able to provide contact information for the appropriate probate court, case number for probate, date of death, personal attorney for the deceased and, location of his mother's internment. The service member was very thankful for all the information we could provide to him.

#### Roofing Contractor

A victim of Hurricane Michael called concerning a roofing contractor who had duped an elderly couple into signing their insurance coverage away through an "Assignment of Benefits" contract. The couple had believed they were only contracting for emergency roof repairs after the storm. They later learned that this contractor would handle ALL repairs. This would effectively block them out of \$35,000 of insurance monies.

SVC contacted both parties and the insurance provider to receive sufficient documentation to begin a negotiation to release the insurance monies back to the control of the homeowners. After 5 months and countless emails and phone calls. SVC was able to finalize a "Release of Assignment of Benefits" acceptable to all parties, and return of insurance monies to the homeowners so they could begin post hurricane repairs.

#### Predatory Loan

An elderly man living on social security received a predatory loan offer on his iPhone for \$1,000. He accepted but did not read the 17-page contract sent as an attachment to the email. When he realized the interest, rate was 44.5 percent he contacted the company and attempted to cancel the loan without success.

Since the individual had established a monthly withdrawal from his credit union, SVC contacted the credit union's "Fraud Protection Services" to discuss the member's situation. The credit union immediately stepped up to assist and met with the member that day. They were able to cancel the loan with a minimal (\$200) financial impact. This saved the member over \$3,557 in interest charges.

### *Tallahassee Office- Leon County*

#### Foreclosure Notice after Hospital Stay

A man came to see us as a walk in. He indicated he was having issues with his mortgage company. He indicated he had received a notice of foreclosure from the new company that bought the original loan. The man indicated he had paid for the two months in question and had proof of making the payments. After calling the new mortgage company, it was determined the complainant missed the two months prior to the payments he made because he was in the hospital. The new mortgage company applied the payments for the two months in arrears, December and January. This put the two current months, February and March, in arrears. We were able to help the complainant make an agreement to pay extra for the next four months to get caught up and stop further foreclosure notices and stay in his home.

#### Car Repairs Gone Bad

An older woman indicated that she had taken her car in to have an oil change. This led to a very long list of “problems” with her car. She did not receive an itemized statement as to what repairs were required on her car. After several trips to the repair shop because the car kept breaking down after the repairs, she finally came to us for help. Our office called the auto repair shop and was told the complainant had: head light bulbs, head light pads, sockets, front brake pads, mass air flow, ignition switch, battery, set of plugs and wires, trailing arm on rear of car, air flow sensor and an oil change. The woman was paying \$50 a month toward the \$729.89 bill as that was all she could afford. After our contact, the repair shop said they would close out the bill and consider what she had already paid as “paid in full.” This resulted in a realized gain of \$544.89 for the woman.

#### Extra Pole Barn Materials

The complainant indicated she had excess materials after a pole barn she purchased, was built on her property. She wanted to have the excess materials returned for a refund. We contacted the owner of the company who indicated that the pole barns are kits that come in preset dimensions. They tried to get the one closest to the dimensions she needed. The owner indicated he would buy back any unused and undamaged extra materials. The amount paid for the pole barn kit was \$2,480.71 and the company owner bought back \$350 in materials.

### *Crestview Office- Okaloosa County*

#### Roofing Problem

The client is a 100% disabled veteran with brain damage from a stroke. The client answered an ad for a free roofing estimate. A sales representative came out to the house. The client signed a contract for a new roof. The client states that he felt coerced and intimidated into signing the contract. SVC contacted the vendor and discussed the complaint. After calls to the client and vendor, the vendor agreed to cancel the contract. The clients’ insurance company verified the contract was canceled. The client realized a gain of \$14,000.

#### Water Heater Problem

The client lives in California, but has a trailer in Mariana, FL. A filter in the trailers’ water heater broke and flooded the trailer. We got the complaint and contacted both client and vendor. The client bought the trailer, a 2006 model, in 2016. After a number of back and forth phone conversations, the vendor agreed to replace the filter and ship it at no charge. The realized gain was \$335.

#### Poor Dental Work

The client had dental work performed. The work was inferior and the vendor repeatedly changed appointments and never finished the work. The complaint reached our office and we contacted the

client and the vendor. The vendor referred the complaint to their attorney for handling. We discussed the complaint with the attorney and client. An agreement was reached for a realized gain of \$3,519.17.

#### *Navarre Office- Santa Rosa County*

##### *Cable Company Problem*

This case involved a cable company charging a client for equipment they supposedly did not receive back. The client denied having any of the equipment being charged for. The client wrote the cable company a letter asking them to tell her what equipment they thought was missing so she could double check and look for it. She did not have the equipment, but she sent a check for \$300 to pay the charge with the understanding she expected a refund if the equipment was found. The issue was resolved when the cable company found the missing equipment in their warehouse. The client received her \$300.

##### *Manufactured Home Problem*

This case involved a client purchasing a manufactured home. The buyer complained that several items in the home were either not completed or needed repair. There were exposed nails in the cabinets, drawers that would not open, missing light covers, the bathroom sink faucets came off. This was only a partial list. We contacted the company and they agreed to resolve these and several other issues in the home to the owner's satisfaction.

##### *Fencing Problem*

A client filed a complaint about a contractor who did not finish the job of fixing his fence after Hurricane Michael. The contract was for \$9,474. The work was completed on April 12 for everything except the fence post cap lights. The contractor had ordered the cap lights but the ones he received were the wrong size. The contractor said he would reorder and return to finish. The client came to us in September after he failed to get any satisfaction. After several calls, the client received a refund of \$3,187.50.