



Ashley Moody Attorney General

Seniors vs Crime

A Special Project of the Florida Attorney General

2020 Annual Progress Report to the Florida Attorney General



TABLE OF CONTENTS

Contents

TABLE OF CONTENTS.....	ii
ACHIEVEMENTS.....	1
ADMINISTRATION	4
STAFFING.....	4
CEO/Executive Director.....	4
Administrative Assistant	4
Chief Information Officer	4
Regional Directors.....	4
Deputy Regional Directors	4
Senior Sleuth Volunteers	5
OFFICE OPERATIONS.....	6
REGION 1-SOUTHEAST	6
BROWARD COUNTY/CORAL SPRINGS	6
MIAMI-DADE/NORTH MIAMI BEACH.....	7
OKEECHOBEE COUNTY/OKEECHOBEE	7
PALM BEACH COUNTY/BOCA RATON	7
PALM BEACH COUNTY/DELRAY BEACH	7
PALM BEACH COUNTY/WEST PALM BEACH	7
ST. LUCIE COUNTY/PORT ST. LUCIE.....	7
HIGHLANDS COUNTY/ SEBRING	7
TAMARAC/BROWARD COUNTY	7
REGION 2-WEST/CENTRAL.....	7
SARASOTA COUNTY/SARASOTA.....	7
SARASOTA COUNTY/VENICE	8
LEE COUNTY/CAPE CORAL	8
HILLSBOROUGH COUNTY/SUN CITY CENTER	8
PINELLAS COUNTY/ST. PETERSBURG	8

POLK COUNTY/LAKELAND.....	8
REGION 3-CENTRAL/NORTHEAST	8
NASSAU COUNTY/FERNANDINA BEACH	8
ORANGE COUNTY/ORLANDO.....	8
PUTNAM COUNTY/PALATKA.....	8
SEMINOLE COUNTY/ALTAMONTE SPRINGS.....	8
FLAGLER COUNTY/PALM COAST	9
REGION 4-NORTHWEST/CENTRAL	9
ALACHUA COUNTY/GAINESVILLE.....	9
CITRUS COUNTY/BEVERLY HILLS.....	9
LAKE COUNTY/CLERMONT	9
MARION COUNTY/OCALA	9
MARION COUNTY/THE VILLAGES.....	9
SUMTER COUNTY/THE VILLAGES.....	9
SUMTER COUNTY/ THE VILLAGES (WILDWOOD).....	9
LAKE COUNTY/ THE VILLAGES (FRUITLAND PARK).....	9
REGION 5-PANHANDLE	10
ESCAMBIA/PENSACOLA	10
LEON COUNTY/TALLAHASSEE	10
OKALOOSA COUNTY/CRESTVIEW	10
SANTA ROSA COUNTY/NAVARRE.....	10
PRACTICES AND SERVICES.....	11
CRIME PREVENTION.....	11
MEDIA COVERAGE.....	11
TRAINING	11
PUBLIC SPEAKING.....	11
ASSISTANCE TO ATTORNEY GENERAL’S CITIZEN SERVICES UNIT.....	12
PARTNERSHIP WITH THE ATTORNEY GENERAL’S CONSUMER PROTECTION DIVISION.....	12
SENIOR PROTECTION TEAM (SPT).....	12
FLORIDA SENIORS AGAINST INVESTMENT FRAUD (FSAIF)	12
WEBSITE	13
REGION REPORTS.....	13
REGION 1.....	13
State of the Region Message	13
Case Synopses.....	14

REGION 2..... 17
 State of the Region Message 17
 Case Synopses 18
REGION 3..... 20
 State of the Region Message 20
 Case Synopses 20
REGION 4..... 24
 State of the Region Message 24
 Case Synopses 25
REGION 5..... 32
 State of the Region Message 32
 Case Synopses 32

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 2020, 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 11,171 Florida seniors during 2020. 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 fraudulently taken from them. This report will detail the administration, operation, and accomplishments of the Regional Offices during the calendar year 2020.

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 initially was 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 at the beginning of 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 1,783 new cases reported to Offices in 2020, 1,173 deemed “workable.” (Workable cases are those cases that were addressed by Seniors vs. Crime. They do not include cases referred for initial investigation to other agencies.) Senior Sleuths were able to “Resolve to Satisfaction” 240 of these cases and “Resolve with Recovery” 420 of those cases. This resulted in a clearance ratio of approximately 56% 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 1,944 in 2019 to 1,783 in 2020. Recoveries decreased from \$1,075,643 in 2019 to \$712,364 in 2020. Office Operations resulted in seniors saving an additional \$978,594 in the form of “realized gains”. (An example of a realized gain may be a contractor returning to finish work already paid for.) Total savings to seniors who utilized Seniors vs. Crime services was \$1,690,958 in 2020.

Approximately 36% of all “workable” complaints resulted in a recovery of funds for seniors.

Speakers addressed seniors to describe the Attorney General’s Seniors vs. Crime Project, provide crime prevention training, or present FSAIF training. Project speakers conducted 64 speaking engagements reaching 4,619 people.

In addition to face-to-face speaking engagements, volunteers were involved in getting the word out through 93 printed media articles, 97 television events and 527 social media posts regarding services provided through Seniors vs. Crime.

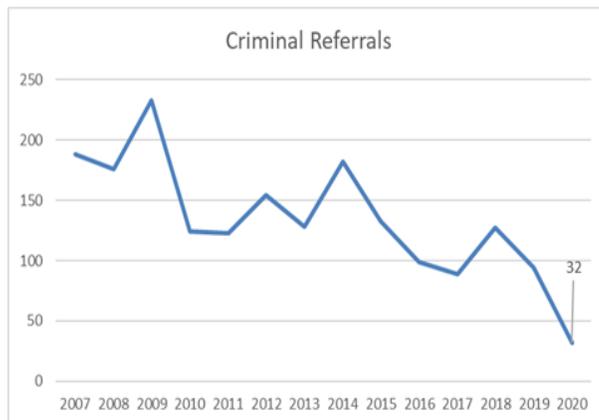
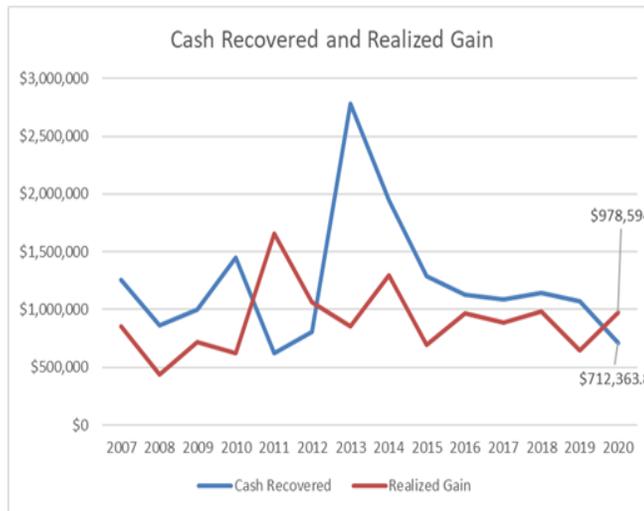
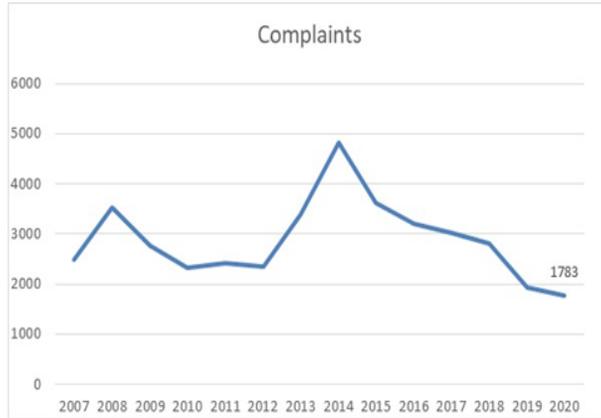
Senior Sleuth volunteers provided over 11,486 hours of free services to assist Florida seniors. In 2020, there were 32 cases determined to be criminal in nature. These cases were referred to law enforcement for follow up. Law enforcement does not report back regarding any arrests that were made as a result of these referrals.

There were 335 complainants deemed “unworkable” during 2020. 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 complaints, and do whatever was possible to try to help.

Senior Sleuths assisted an additional 7,605 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.

2020 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.

Charts



ADMINISTRATION

STAFFING

The Seniors vs. Crime Project is staffed with thirteen (13) 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.

Chief Information Officer

The CIO is responsible for developing and maintaining all Project computer-related programs and the website.

Examples include the development and maintenance of the Civil Complaint Information Center, which is designed to collect all data related to each case that comes into SvC. All Offices have direct communication with the CCIC to enter needed case information remotely. The CIO is responsible for training SvC personnel in the use of all Project related programs and databases that are relevant to their jobs, researching and resolving computer related issues as they arise, and being innovative in developing new programs/procedures to meet the Project's needs.

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 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 actively serve 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 33 offices in operation throughout the state. This number fluctuates yearly, based upon demand for services and availability of donated office space. Currently, 125 Senior Sleuths 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, 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. Except for the original Office in Delray Beach, the additional Offices 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 \$22,517,260 for seniors, the result of 54,953 cases handled by trained Senior Sleuth volunteers. Realized gain, tracked only since 2006, is \$16,344,056. 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 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 832 criminal cases against companies and individuals being 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.

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 opened in July 2008 in space donated by the Seniors Friendship Center. The Center donated and maintains all office equipment.

SARASOTA COUNTY/VENICE

The Sarasota County Sheriff's Office satellite location in Englewood operated until November 2017. At that time the 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. The Sheriff's Office also donated the two computers that were 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. This office closed as of October 2020.

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

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, a 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/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 the internet, and telephone support from the front desk.

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 (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 principal 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 Project's 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 several 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 developed many 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 Project's processes 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 Project's 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 were able to conduct only 92 speaking engagements in 2020 due to the Covid-19 pandemic. Approximately 4,619 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 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 request the majority of speaking engagements. Staff also speaks to large gatherings at Senior Citizen Expositions and other senior-related or oriented events. Each presentation allows for adequate time for questions and answers, and are 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 that Unit's database. The Project's relationship with the Unit benefits the Project through additional complaints received, and benefits the Unit, as many issues may be resolved as a direct result of a 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 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. Attorney General Ashley Moody formed 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 efforts. 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 82,468 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 the 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 2020, trained staff from the Project conducted 42 FSAIF presentations, reaching 2,068 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 families. With this in mind, the Project maintains a website, www.seniorsvscrime.com, where seniors may ask for assistance, volunteer, or request speakers for their clubs, organizations, etc. The website keeps seniors up to date on the current scams designed to target them, posts news alerts from the Attorney General's Office, provides contact information for their nearest Seniors vs. Crime Office, and offers links to local law enforcement agencies.

REGION REPORTS

REGION 1

State of the Region Message

Wayne J. Picone, Regional Director

Martin Jacobson, Deputy Regional Director

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

The year 2020 was a year of challenges and successes. The Okeechobee Office was closed due to the pandemic. The region was able to continue performing duties assisting Floridians in need. This was possible only because of the dedication and resolve of a few select volunteers working from home.

Our volunteers were able to overcome many challenges by perseverance and a nose to the grindstone attitude. The work from home sleuths was able to assist in the requests for fact-finding in over 92 Price Gouging Cases and numerous Senior Protection Team cases forwarded to the region for resolution.

The following synopses demonstrate the tenacity of Seniors vs Crime volunteers when they are tasked with aiding seniors in resolving their financial troubles.

Case Synopses

Insurance Recovery

Pt. St. Lucie

A complaint was received about a vehicle fire. The complainant's vehicle was in a parking lot outside of a repair shop. Her vehicle caught on fire and was a total loss. The repair shop denied liability. Her own insurance company denied her claim because her comprehensive coverage had lapsed. They did not investigate further. SvC first obtained the fire report. The report showed the proximate cause of the fire was the vehicle parked next to the complainant's, not her vehicle. The same insurance company insured both vehicles damaged. The insurance adjuster for the complainant was contacted by SvC and was advised the complaint should have been told she could make a subrogation claim against the vehicle that caught her vehicle on fire under that vehicle's property damage coverage. The insurance company then did its investigation and determined that SvC was correct. A fair settlement under the other vehicles' property damage coverage was made.

Resolved to Satisfaction

Port. St. Lucie

An elderly couple with mild dementia bought a car at a local dealership. While her parents were signing the sales documents, the daughter contacted the dealership Manager and told him that she had a doctor's evaluation for both of her parents attesting to their diminished mental capacity. The Manager was notified that her parents were in no mental state to be purchasing a car. The President of the dealership was made aware of the parent's diminished capacity. He determined it would be in the best interest of the public good to settle the case. The dealership agreed to repurchase the car resulting in a savings of \$20,000.

Over Billing

Highlands County

An insurance company overbilled an elderly complainant after the policy had been canceled by the policyholder. There were numerous conference calls with the insurance company representative, the complainant, and our sleuth. The overpayments were finally received and the case was resolved with complete recovery of the overpayments.

Resolved to Satisfaction

Highlands County

A senior complainant had his golf cart picked up by a golf cart sales and service company due to the batteries being dead. The service company installed "new" batteries at the owner's approval. Shortly after the golf cart was returned to the owner, the batteries again went dead. After our sleuth researched the serial numbers of the "new" batteries, it was determined these batteries were dated 2016 and were probably used. Once this information was presented to the service company, the complainant received four (4) new batteries dated 2020.

Settlement

West Palm Beach

A senior was seeking assistance in recovering monies for services not completed. She states that she had signed a contract agreement with a paving vendor for new pavers on her outside patio. The complainant was to pay one-half upfront and the other half upon completion. The vendor, when finished, received the balance. Subsequently, she noticed the job was not complete and that the vendor had covered over some sprinkler heads with new pavers. The complainant attempted to contact the vendor several times to return and correct the job, but he ignored her calls. The vendor agreed to settle the case for a dollar amount the complainant found acceptable.

Realized Gain

West Palm Beach

A complainant contacted SvC and asked for help. She complained that she had her Nissan vehicle serviced at an oil change center and the engine started making odd knocking noises as she drove away. Her vehicle then stalled and she had it towed to a Nissan dealership. The service manager advised her that the engine drain plug was missing and all the oil had drained from the engine. Her engine had seized and needed replacement. SvC opened a case and successfully petitioned the oil change center, Nissan dealership, and her insurance company, that she should not be responsible for the cost to replace the engine. All parties agreed and the engine replacement was done at no cost to her. This resulted in a realized gain of \$5385.88.

Missing Jewelry

Delray Beach

A female senior citizen had gone to a watch repair vendor to retrieve her broken watch. She was informed when she arrived that her friend had picked up the watch. She had not sent or authorized any person to take possession of the watch. The Delray office made several calls to the vendor. He revisited his inventory and discovered he did have the item in question. Without SvC intervention, the issue would have been to assume that a theft had occurred and the watch would not have been recovered. This resulted in a \$7,000.00 replacement savings.

Disputed Fees

Delray Beach

The Attorney General's Office received a request from an elderly person for help in recovering fees from a plumbing vendor. The request was forwarded to Delray for review. The person had asked the vendor to inspect and give an estimate on repairing his plumbing problems. The complainant felt the estimate was high and decided to seek other options. He disputed the service fee as excessive. The Delray sleuth contacted the plumbing company and the vendor then issued a refund.

Installation and Repairs

Coral Springs

An elderly female requested assistance in having repairs performed on her newly installed blinds. The complainant attempted to contact the company many times to repair the blinds. The Coral Springs sleuth called the vendor and, after a discussion, the vendor agreed to the repair. The repairs were completed to the complainant's satisfaction.

Funds Recovered

Coral Springs

A senior citizen asked for help recovering funds owed. When SvC began fact-finding, they discovered there was a miscommunications issue between the vendor and the complainant. The senior thought the store closed and canceled his order after he paid for it. He said that they would not refund his money. After numerous calls, emails, pandemic delays, and a letter sent from the Coral Springs office, the vendor offered a reimbursement sum and the complainant agreed.

Consumer Made Whole

N. Miami Beach

Four years after paying for a new flat roof on her home, an elderly homeowner suffered a large leak with substantial damage to the rooms below. The roof had a five (5) year warranty, but the installer was out of business. He then claimed his insurance company, but the inspector said they could do nothing because the installer completely mislaid the first layer of roofing and everything had to be torn off. They did not cover damage due to a faulty roof. If not repaired within six (6) months, the home insurance would cancel and there would be problems with the mortgage company. He appealed to Seniors vs Crime for help. The sleuth determined that the building permit had been pulled by an established, responsible roofer as a favor, to a friend, who was not licensed. The sleuth talked to the owner of that company pointing out that he was responsible and bound by the five (5) year warranty as he pulled the permit. The roofer agreed and rued ever helping his friend. He proceeded to install a completely new roof as well as making repairs to the rooms.

Refunded Down Payment

N. Miami Beach

A female senior signed a contract to have a chain-link fence installed at her home paying \$1000 down and the remainder to be financed. She paid the \$1000 and signed a series of documents including one (1) for the finance company, who advised they would pay the installer when the job was complete. Six (6) weeks later, the fence was not complete, but the finance company was already requiring monthly payments. The fencer then said he could no longer do the work and he would refund the \$1000 deposit but failed to do so. Meanwhile, the finance company continued to send bills and she paid them to preserve her credit. The sleuth was able to get the finance company to rescind the contract and return the three payments she made. After three (3) months of frequent calls and emails to the installer, he finally refunded the \$1000 down payment.

REGION 2

State of the Region Message

Joe Rowland, Regional Director

Craig Ammann, Deputy Regional Director

2020 has been an extremely difficult year for the State of Florida, the United States, and the World due to Covid-19. Seniors vs Crime was no exception with this deadly disease that has taken the lives of more than 20,000 people so far throughout our great State. Back on March 15, 2020, the Executive Director closed all the Seniors VS Crime offices for the safety of our volunteers, managers, Sleuths, including Directors, and Deputy Directors. He decided to allow volunteer Sleuths to work from the safety of their homes and to continue to work on all current and new cases. Many of our staff elected not to work from home placing greater responsibility on those who were willing to work from their homes. These volunteers performed in an exemplary manner. After almost five months with all Region 2 offices closed, some were starting to re-open. Those offices are not allowing clients to enter these offices for their safety and the safety of our SVC Personnel. Also during this period, many planned presentations throughout Region 2 were canceled due to the Pandemic.

In our efforts to support the AG's office, which was dealing with thousands of Price Gouging cases, we trained our volunteers to work within the specific guidelines from the AG's Consumer Protection Division. After we completed the first round of PG inputs, the cases appeared to dry up as gloves, hand sanitizes, and masks became more available to the general Public and prices continued to drop.

As our offices began to reopen in August, new cases started to increase. Unfortunately, some of our Senior Sleuths in Region 2 decided not to return and our Sarasota office manager retired for medical reasons. We were able to recruit a new Sleuth with excellent managerial qualifications and trained him to be the new Sarasota Office Manager. The Office Manager in our Sun City office also resigned for medical reasons and we are currently searching for a qualified replacement manager and additional Senior Sleuths for that office. Another high-priority goal for 2021 will be to open a new office in Pasco County since we closed the St. Petersburg office due to the retirement of Bill and Kathy Schellhaas. They have both worked for SVC for 17 years, providing outstanding assistance to people in Pinellas, Pasco, and Hernando Counties. Our Venice office located in the Friendship Center is currently open on a part-time basis with the office manager working from the office and at home. Our Cape Coral office is back working in their office at the Cape Coral Police Station with several fewer Sleuth volunteers. The office manager and assistant manager from that office also worked from home. The West Polk Office had several volunteers working from home also and was one of our first offices permitted to return to perform office work. They are also working with fewer Sleuths and have a significant backlog of cases. Currently, all Region 2 working offices have a good strong backlog of cases.

Case Synopses

Elevator not installed

Venice

The complainant first contacted the Venice office on May 1, 2020. He told us that in 2017 he hired this contractor to install an elevator in his Nokomis Florida home for \$58,000. He paid the contractor the full amount and he started the job and then never returned to complete the agreed contract. He revealed that the contractor was arrested and paid back our complainant \$51,000 to his satisfaction. This office received a thank phone call for their efforts to resolve this case

Landscaper Problem

Venice

The complainant stated that she hired a landscaper to do numerous jobs on her property and signed a contract with them in October 2019. They scrapped approximately 1,000 square feet of grass and hauled it away. They returned with eight new plants without planting them and they never returned to complete the agreed amount of work. The Venice office reached out to the contractor on June 26, 2020, and they agreed to return \$2,500. After further discussion with the landscaper, an additional \$2,500 was refunded to the complainant.

Damaged Curbing

Venice

The complainant advised of a problem with Artis Tree Landscape Maintenance & Design contractor. She stated that they agreed to give her \$1,203 to pay for damages they caused to her property, which she had not received. Our office spoke to the owner who requested a written quote from the installer for the new curbing. The owner provided them with his request and she received a check for the full amount.

Repairs Not Made

Lakeland

July 19, 2019, a couple came into our office with a complaint regarding repair work to be done on their \$156,000 motor home. While driving the motor home in New York in 2018, they hit a large pothole causing extensive damage. They were able to drive back safely to their Florida home and took the motor home to the repair shop. They contacted their Insurance Company, which resulted in a check to the repair shop for \$10,158 for repairs. The payment was made in June 2018, but repairs were not made until July 2019. The complainant brought this case to this office. Our office made numerous calls and sent a certified letter to the repair shop. One year and four months after bringing this to our attention the complainant called to say the motor home was returned to their home and the repairs were satisfactory. The owners were very appreciative of our efforts

Refrigerator Problem

Lakeland

The homeowner purchased a refrigerator online from Home Depot. After delivery and set up, she noticed that the refrigerator ran nonstop and was very noisy. She called a Frigidaire repair technician who came to the house and told her that this particular make is normally noisy but did not address the fact that it ran nonstop. At this point, she wanted to return the refrigerator but she exceeded the return period of 48 hours and Home Depot refused to accept the return. The complainant brought the issue to our office when she received no satisfaction. A sleuth contacted the credit card company, explained the issue, and handed the phone to the complainant to talk because they only wanted to talk with the customer. The following week our office called the complainant and learned that the refrigerator was picked up and the complainant received a full refund.

Surgery Overcharge

Lakeland

A man made arrangements to have cataract surgery on both eyes. Several additional charges were discussed, which his insurance would not cover, but the patient agreed to them. After the surgery on both eyes, his bill showed an additional \$3,500 which he did not recognize. He contacted his insurance company who said the paperwork submitted to them did not explain these additional charges, which were for implants to help manage glaucoma. Our office contacted the eye clinic who agreed that they had not explained to the patient the additional charge and they agreed to write it off. The total money saved was \$3,500.

Misrepresented Insurance

Lakeland

A woman filed a complaint for her mother who was in a nursing home. A representative of an insurance program, who misrepresented their coverage, approached the daughter. The daughter switched her mother's coverage based on the misrepresentations made. It was soon determined that the nursing home care was not covered by the new plan and thousands of dollars in charges were accumulating. Letters sent by this office to the CEO of the insurance company and the parent company went unanswered. This office filed a complaint on behalf of the complainant to the Department of Financial Services. The Florida Office of Insurance is pursuing action based on these findings. The nursing home reversed the charges to the complainant.

Seniors vs Crime will continue to provide help to those Senior citizens that require assistance. We are looking forward to 2021 being a much better and more positive year for Florida Seniors.

We all want to thank and wish Joe Rowland, our beloved Region 2 Director, a very well deserved happy safe retirement. Joe has been our inspirational Director for the past two years and he was our Deputy Director for 12 years. His professional leadership, guidance, experience, and knowledge of SVC have been paramount to the success of our six Region 2 offices.

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.

In calendar year 2020, Region 3 had 300 new cases, recovered \$149,657 in real money, recovered \$429,348 in realized gain, had 39 printed media mentions, and 328 events on social media.

Our active outreach programs have suffered. We have done remote presentations and look forward to resuming our outreach programs as the pandemic issue improves.

On December 16, 2020, groundbreaking took place for the new 51,000 square foot Flagler County Sheriff's Operations Center to be constructed on 8 acres southeast of the Courthouse on Commerce Blvd. in Bunnell. The construction will take place over the next year to year and a half before completion. The present plans are for the Flagler SVC Office to also be housed in the new facility. The Flagler SVC Office staff is excited about our future in 2021-2020.

Case Synopses

It Did Not Float

Flagler

On 6/6/20, a client purchased a new 2020 model travel trailer from an RV dealership in St Augustine. The trailer was not at the dealership but was at their distributorship in Myrtle Beach, South Carolina. The purchase price was \$20,903. Arrangements for the new trailer to be delivered to the dealership in St. Augustine for the purchaser were made. When the trailer arrived in St. Augustine, an inspection of the trailer revealed extensive water damage to the interior and water damage markings on the exterior and undercarriage. It was apparent that the trailer had been in a flood. That fact was not disclosed to the purchaser. The distributorship, in Myrtle Beach, is located next to the beach east of Hwy. 17. The water damage on the exterior appeared to be from seawater immersion causing extreme rust. Without the permission of the purchaser, the dealership attempted to correct the exterior damage by undercoating the trailer. The purchaser refused to accept delivery and SVC was eventually contacted. After numerous calls by our caseworker to the factory and manufacturer, the CEO of the St Augustine dealership meet with our client and agreed to take, back the trailer and allow the client full credit towards a new RV trailer unit with a small amount of additional cost for extensive add-on features. The client was satisfied with the intervention on his behalf by SVC to resolve this matter.

Canceled Tour Due to Covid -19

Flagler

In February 2020, a local religious leader and a travel company created a 10-day historical tour of religious sites in Europe. Twenty-six people signed up for the trip purchasing travel insurance from an insurance company in Connecticut. Four days before the scheduled departure of 4/19/20, the tour was cancelled as Europe closed to all travel due to the pandemic. The leader immediately contacted the customer service department of the travel agency and insurance company seeking instructions on how to file a claim for refunds. Paperwork was obtained and claims for refunds were submitted but all communications with both companies ceased. After several months, all of the 26 people contacted SvC and RFA's were completed seeking assistance. Our caseworker reviewed the contracts and sales receipts and discovered there were no stipulations to deny reimbursements to the purchasers for the travel insurance although the travel company had wording in their sales agreement for no reimbursement of any kind if the trip was canceled. After numerous calls and written communications to the travel insurance company, the supervisor agreed to reimburse all of the participants for their full premium. The case was resolved for all of the clients within three weeks. All were satisfied with SVC intervention.

Auction House

Fernandina Beach

A couple came to us with an issue they were having with an auction house in a neighboring city. This couple had consigned some items for sale with the auction housekeeping 30% as commission. After more than a year with no reasonable feedback, the couple asked us to intervene. Upon contacting the owners of the auction house they hand-delivered a check for the full amount, \$2100.

Insulation Purchase

Fernandina Beach

A homeowner purchased some blown insulation from a large box store. Shortly after blowing the insulation, the homeowner developed severe contact allergies. After failing to reach a satisfactory resolution, the homeowner contacted us. We intervened and engaged the insulation manufacturer. After several phone calls and letters, they agreed to compensate the homeowner for \$1527. In the words of the homeowner, "I can't tell you how grateful I am for your efforts".

No Activity from Contractor

Fernandina Beach

A couple approached us as they were having trouble with a contractor who took their \$1500 deposit for the construction of a pole barn. With no activity and many excuses from the contractor for over 4 months, they contacted us. Since the contractor did absolutely no work, we suggested that they file a criminal report with the Nassau County Sheriff's Department. They said they would do that.

Broken Windows

Orlando

Ms. Brown hired a company to replace two broken windows in her home. The company ordered the new windows, but when they came out to install them, the screen on one window was missing. They advised that they would order the screen and she would have it in two weeks so she paid them.

She kept calling to find out when the screen would be installed. They advised that installation was a problem due to the pandemic. We contacted the company and they advised the same thing. Then they stopped answering our calls. She finally called another company to buy the screen and to replace a third window that had stopped working. The first company did not make good on the screen.

AC Maintenance Contract

Fernandina Beach

Mrs. Green tried to cancel an AC maintenance contract because of Ovid 19. She had lost her job and was behind in her mortgage payments and unable to pay the payments for the service on her credit card. Employees in the office kept telling her she would have to pay. We contacted the owner of the company and explained her situation. The AC Company agreed to cancel the contract.

Uncooperative Car Dealer

Putman County

In 2017, an elderly woman purchased a 1997 Jeep Wrangler from a Buy Here/Pay Here car dealer. She made all payments on time. When she attempted to make her last three payments, the dealership suddenly refused to accept them and demanded additional monies. After making repeated attempts to deliver the payments (in person and through the mail), she contacted SVC at the suggestion of the DMV. We sent a letter to the dealership requesting their side of the story. At that point, the dealer advised us that she owed additional monies on the vehicle and he would not release the title until she met all his demands. We requested and received a copy of the payment records and as our client said, all payments were current. At one point, the woman gave the dealership authorization to allow them to withdraw the payments directly from her checking account until she found out he was taking extra money in addition to the payments. She then made the payments herself and cut off his access to her account. We arranged with the dealership that the final payments were to be made by us since both sides had restraining orders against each other. We collected and sent all final payments and finally received the title after the COVID 19 pandemic shut down our office.

Handyman Did a Poor Job

Putman County

Our client hired a handyman to make repairs to her leaking roof. The first rain after repairs were made, the roof continued to leak causing additional damage to the interior of the home. The handyman continued to attempt repairs and eventually put a tarp on the roof. When he realized he would not be able to complete the repairs properly, he offered our client a refund, but she refused as she wanted him to pay for her interior damages as well. She did not have homeowners insurance. At that point, he refused since he was paid \$900 for the work and she wanted \$3,755 refunded to her.

We sent a letter to the handyman with her demands, after which he returned to the job and agreed to pay a roofer to make proper repairs and would pay her for a portion of repairs and she would pay the difference. All were satisfied.

Solar System Contract Dispute

Seminole County

The client signed a contract to have an existing solar system replaced. After the work was completed she paid the agreed-upon amount per the contract. A week later, she received a bill for \$63 for old parts that needed replacement. The company said she would have to pay. We contacted the manager of the company and he agreed to cancel the charges.

Refrigerator Dispute

Seminole County

The complainant purchased a used refrigerator and was having problems. He had contacted the company several times to no avail. We contacted the company and left messages requesting the company call us. We were finally able to reach the manager of the company, who offered a buyback of the refrigerator or a discount on a new refrigerator. Mr. Smith chose to purchase a new one and used the discount offered.

Leased Vehicle

Volusia

The client leased a car from a dealership and paid the purchase amount for the lease. The business then advised that he had to pay a tax of \$1409. He paid but was not happy. We contacted the bank and they advised he should come and let them look over his paperwork. He went to the bank. The bank contacted the dealership and he received a refund of \$2000.

Computer Frustrations

Volusia

The complainant took his computer to a shop to have it upgraded. He paid \$669.80 upfront. He called the company numerous times to question when he would get his computer back, with no response. A letter was sent a letter to the business requesting his computer be upgraded and returned. Five days later, the business owner called Mr. Jones to pick up his computer as the work had been done.

REGION 4

State of the Region Message

Stephen C. Renico, Director

Judy L. Harden, Deputy Director

Overview

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 four offices, in three different counties that serve 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. Judy has been making presentations on request and has staffed a table at several open-air festivals throughout the year. 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 – Mary Darling; Marion – Dave Cunningham; Sumter – Bryan Lifsey; Wildwood – Ed Kelly, Linda Meng and Alex Blair; Fruitland Park – John Townley; and Clermont – Dave Linderman.

The Sumter office continues as the busiest office in the region, taking in 258 new cases in 2020, and returning \$246,797.00 to their complainants. They have a much smaller complement of volunteers than before COVID, all of whom work actively on behalf of those who seek our assistance. Since opening in late 2002, the office has recovered \$5,664,092.00

The Marion office had seen a slight increase in traffic before the virus, 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 99 cases and returning nearly \$39,450.00 to their complainants.

The Wildwood office had fully recovered from having to move after a fire at Police Headquarters but like all the other offices had to close for an extended period. They are now open once again and operating three days per week, though not for walk-ins. They are slowly getting back to normal and their complaint numbers are expected to increase. In 2020, Wildwood handled 148 complaints and recovered \$118,670 for their complainants.

The Fruitland Park office officially opened in late 2016 and in their first four years, they have returned nearly \$50,000 to their complainants. Manager John Townley is currently the only active sleuth.

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. Since opening, the office has returned nearly \$2,546,000 to their complainants.

The Levy County Office closed due to a lack of volunteers. We are hopeful to re-staff the office in the future.

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. The virus closing and the loss of a manager has caused

their efforts to slow. New Manager Mary Darling is on board now and awaiting an opportunity to reopen the office and return to normal. We are happy that Mary agreed to become the manager and we are glad to have her on board.

The Pembroke office closed in 2020 due to the manager and only volunteer leaving the area. We currently have no plans to reopen the office.

Clermont is currently not open but Manager Dave Linderman is staying on top of things, mostly from home and an occasional trip to the office. In 2020, Clermont returned \$53,213.00 for a total of \$2,167,234.00 since the office opened in 2012.

Special Projects

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 64 presentations to various groups throughout the region, attended by nearly 2,618 people. We are still booking some presentations but many groups and clubs are not meeting until the quarantine is over.

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 the calendar year 2020, we posted 62 items on the Facebook page that reached over 47,000 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/Seniorsvscrimeregion4.

Case Synopses

Missing Trike Finally Received

Ocala

Our client ordered two electric trikes online from a company that was very hard to reach. Their only contact method was through a support.com Internet address. It took about four months to resolve as the client had received only one of the two trikes ordered and paid for. He had several bills of lading and shipping documents, which were not clear in showing that both trikes had shipped. He signed for the shipment, which came in a huge box containing only one trike.

The trikes were ordered from one state, yet shipped from another state halfway across the country. After he had unsuccessfully tried to resolve it, SVC became involved.

According to the refund policy, if there was a problem with the shipment it needed to be reported to the local police department and the police report needed to be sent to the support person. The client called Marion County and they sent a deputy over to take the report that two trikes ordered and paid for but only one received. The client got two pages of the report but since an open case, MCSO would not release the rest of the report. The Deputy tried to call the company but they did not take phone messages. Everything needed to be done through email. Eventually, MCSO decided that this was a

consumer assist and case closed. Ocala SVC was able to obtain a full case report and email it to the support person.

We continued to ask the company as to what happened to the shipment and got a reply saying, “in the pursuit of justice, did we expect them to absorb the cost of the loss of \$1630, and perhaps the client got both trikes and was trying to get another one at no cost to him”.

Eventually, the client received an email from support saying the second trike would be shipped to him. After about a four-month wait, the second trike arrived and the client very happy and thankful to SVC Ocala for our help.

Sloppy Paving Job Corrected

Ocala

The client agreed with a contractor to pave a driveway and a small portion in the back of the home. The install was to include crushed stone base, part sand, and 1 ½ to 2” asphalt. All edges were supposed to be finished with blacktop and hand tamped, pitching water away from the building. Improper edging has caused water to flood on to the porch and close to coming into the house during rainstorms.

The contractor was paid \$28K for the job and the client was having no luck in getting the issue resolved. The client is severely disabled, which makes the situation more dangerous for her to get around.

SVC made contact with the contractor several times to get the situation resolved. For a couple of months, the contractor came to the house multiple times to sort out the issues and do additional work. The client was eventually satisfied and thankful to SVC for their assistance. This resulted in a realized gain of \$5K.

Wrong Pavers Replaced

Wildwood

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

Free Money

Wildwood

The client received notification in the mail that a company had located money in her name. For a fee, they could recover the money. The client brought the information to SVC thinking it was a scam. SVC did some research and found that the information was correct. SVC helped her fill out the paperwork and she received \$1033.40 from a Real Estate transaction that occurred in California.

Improperly Installed Flooring

Wildwood

The client bought flooring for his home and hired a contractor that the manufacturer recommended. The floor was installed improperly throughout the entire home. The client hired an expert to review the work done, met with the vendor's expert and they could not agree on how to resolve the issue. SVC spoke to the vendor who sold the floor to the client and they agreed to reimburse the client the entire \$15,000.00 they paid.

1975 Corvette Restoration

Sumter

The complainant, a 69-year-old male, signed a contract with a local car renovation dealer for a \$10,018.00 renovation to his 1975 Chevrolet Corvette that he had owned since 1976. He prepared an extensive, very detailed list of items to be renovated, repaired, or worked on and gave it to the garage. Work started on the Corvette on January 13, 2020, and the vendors' estimate of the time required to complete all work was one month. When our Complainant got his car back in early May 2020, he found that numerous items were still not completed. Throughout the summer and fall, he worked with the vendor to get these items addressed, mostly to no avail. Then he tried to settle with the vendor for a refund of 1500.00. Those negotiations broke down and he came to our office for assistance. After extensive work with both parties, we were able to negotiate a \$1000.00 refund for our Complainant, which he accepted.

Home Warranty Repairs

Sumter

Our 76-year-old male complainant had a home warranty contract when his HVAC system stopped working. He called his warranty carrier who sent out an HVAC repair service. They worked on his system, installed a \$1500 "black light" in it, and left but the system still was not working properly. It would not cool. The complainant decided to get a second opinion from someone else. The second contractor wrote a scathing report on the inept repairs and additional damage caused by the first (home warranty provided) HVAC repair service. The second-opinion HVAC contractor removed the UV system from the complainant's HVAC system and boxed it up, repaired his blower motor (which was the real problem), and left the complainant satisfied with a working HVAC system. After much work with the warranty-provided HVAC contractor, our Complainant received a \$959.70 refund from his home warranty company and was satisfied.

PC Hard Drive Replacement

Sumter

The complainant, a 64-year-old female, upgraded her laptop PC to Windows 10. After the upgrade, she could not access portions of her operating system. She took her laptop to a local big box store with a computer repair service as she had an existing contract with them for annual support. The repair technician diagnosed her PC and said Windows 10 would need to be reloaded, which he did. In the process, all her existing data on her PC was "lost". Her annual contract had a \$500 guarantee that if data was lost while they worked on her computer, she could collect \$500. She tried to collect and

was denied. She came to us for assistance and after extensive negotiations with the big box vendor; we were able to secure her \$500.00 payment for lost data. She was unhappy over losing pictures, past tax records, etc., but quite pleased to be able to collect the promised \$500 reimbursement.

Mold Remediation

Sumter

Our Complainant, a 78-year-old female, had a water leak in her home causing extensive damage. She reported it to her homeowner's insurance and they arranged for repairs. After repairs, she noticed mold in her walls and floor near where the water damage had been. She got a certified mold inspector who confirmed it was mold so she asked her homeowners insurance to pay for mold remediation. They were at first reluctant. The Complainant got our office involved and we talked to the insurance adjuster. They sent their mold inspector who confirmed mold presence due to flooding. Our complainant received a check for \$12,500.00 to cover the mold remediation at her home and was quite satisfied

Lemon Caddy

Sumter

Our Complainant, an 81-year-old male, paid \$44,000.00 to purchase a brand new 2020 Cadillac XT4 from a nationally recognized dealership some distance from his home. Within two days, he had to take the car back to the dealership for service. They worked on the car but advised him that any Cadillac dealer could do future service and there was one very near his home. A week later his new car broke again and he took it to a local dealer – same problem. He also called the distant dealer to let them know he was still having problems but they never returned his calls. This continued for two months with repeated issues over the same problem and trips to the local dealership for repairs. After suffering repeated breakdowns for the same problem and came to our office for assistance. We contacted the local dealership to ask questions and mentioned the Lemon Law for new cars when the same problem repeated itself numerous times. The local dealership had his car in their shop and promised to look into it thoroughly. They repaired and returned the car to our complainant and for two months now, he has had no further problems. He was very happy to get his brand new Cadillac repaired properly and thanked us for our involvement.

Roof Replacement

Sumter

The complainant, an 89-year-old female, allowed a “doorknocker” roof repairman to inspect her roof and then to work with her insurance company to get approval for roof replacement through her homeowner's insurance. Our Complainant has a 90% hearing loss making it extremely difficult to deal with her. The roofing company did their job, got insurance approval for a roof replacement, but unfortunately ignored their customer, our Complainant. She received a substantial two-party check from her insurance company for the roof replacement. The roofing company was on her case to endorse the check and send it to them. She refused. She said if the roofer was not going to talk to her, had not even given her start/end dates for the work, and had asked her nothing about what she wanted in roof tile colors, design, etc., then she was not going to deal with them and would get

someone else to do the work. There was also a question as to the validity of her signature on the Assignment of Benefits form as she denied signing that form. Working with the complainant, her son (who did most of the talking for her), and the roofer, we were able to arrange for them to work more closely with our complainant on dates, work to be done, etc. Also, the roofer agreed to credit her costs by her insurance deductible amount in return for the shoddy treatment she had received as their customer. The complainant was satisfied with this arrangement and agreed to let the roofer do the work and to turn over the insurance check to them after the work.

Car Deal Hustle Reversed

Alachua

A 70-year-old Vietnam veteran reported that he received an advertisement in the mail from a new car dealer. It stated the dealer felt his current monthly car payment was too high for his credit rating and “you deserve better” and that the manager can assist with various options regarding the purchase of a new vehicle. The veteran presented at the dealer and purchased a new vehicle along with a trade-in of his present vehicle. He signed digital, paperless contract forms for the deal. After the deal, the veteran stated he was given a key chain and fob, but no copies of any documents. He later learned that the fob given was a computer USB drive that contained the documents provided by the dealer, but he did not own a computer. The veteran later learned he was to pay \$220.00 more per month than his previous car for a longer monthly term and at a higher interest rate. The veteran wanted his old car back and the purchase of the new car to be canceled. The local VA Office printed his contract for him. After reviewing the contract, we determined what copies of contracts were required to have been provided at the time of purchase, but were not. Corporate representatives became involved, and they immediately determined it was in the best interest of all parties involved to cancel the sale and return the veteran’s trade-in. The case file closed with a \$58,338.65 total recovery for the veteran.

Landscaper Ripoff

Alachua

A 70-year-old widowed homeowner reported that in mid-2016, shortly after the death of her husband, she hired a landscaper. The widow reported she recently replaced the landscaper in mid-2020 after suspecting he had financially taken advantage of her since his hiring. In retrospect, she believed the landscaper quickly and deceptively befriended her while the number of his projects and their costs escalated. She presented 130+ pages of financial records, invoices, spreadsheets, and canceled checks. The bottom line of the spreadsheets revealed payments made totaling over \$1.4 Million. The homeowner is in good physical and mental health confirmed by her physician’s 149 pages of medical records obtained by this office, yet she reported lacking a clear understanding of how all this happened. The homeowner stated she trusted the landscaper until she sought a second opinion for lawn care from a reputable landscape firm. This office immediately began a 2 month-long investigation researching the types of work performed by the landscaper and determined a total of \$399,959.49 was invoiced overtime for at least 3052 plants, trees, shrubs, and 628 yards of mulch on a 1.47-acre lot; minus its 2808 square foot home, various walkways, driveways, garages and swimming pool. \$147,385.00 was attributed to un-licensed and un-permitted work projects. The landscaper had also contracted for license-required work by vendor-friends whom he collected payment for but had no general contractor’s license to allow such activity. Invoices overall appeared to reflect vastly inflated prices for work projects around the property. This office documented its research and

findings and made them available to the homeowner. The homeowner positively identified the landscaper from available mug shots. Due to the significant nature of payments made to the landscaper, and her former attorney's failed efforts at restitution, the homeowner contacted law enforcement, as she now suspects having been the victim of a potential criminal Scheme to Defraud. The homeowner will also consider a concurrent civil action against the landscaper by a different attorney. An old case file at this office identified one vendor-friend of the landscaper being a client of the homeowner's former attorney, who will no longer consider representing the homeowner due to a recognized conflict of interest.

Refunded Wrong Colored Furniture

Marion-The Villages

The complaining witness reported that she had placed a custom order with a local furniture company for a cream-colored sectional sofa. Five weeks later, upon the sectionals delivery to the complainant, it was covered in blue-gray fabric, not the cream color she wanted. The furniture store management maintained that the color of the sectional delivered matched what was ordered and refused to refund the complainant any money or reorder it. They claimed that the original order paperwork confirmed the color, adding that refunds were not permitted on custom orders. The complaining witness filed a dispute with her credit card company, which ruled in favor of the vendor. Seniors Vs. Crime then reviewed the documentation and noted that the only reference to color was a 5 digit numerical code making the buyer unable to determine if the correct color was ordered or not. Further conversations with the original sales clerk confirmed that the complainant wanted a cream-colored sofa and that she had a problem when entering the order into their computer system. This resulted in another employee entering the order and color information into the computer. Once this information was pointed out to the chain's corporate office, they agreed to refund the complaining witness \$3,723.56.

Contracting Company Ripoff

Marion-The Villages

In December of 2019, the client contracted with a builder to place an addition onto her house. A \$5500 deposit was made on the \$22,000 project. By late April of 2020 nothing had been done on the project contrary to the vendor's timeline outlined in the contract paperwork. The complainant informed the company that she was canceling the project and requested her deposit be refunded. The company did not respond to this request. Seniors Vs. Crime contacted the company, who initially claimed the delay was due to the coronavirus and that they had "pulled a permit". SVC researched the building permit application and noted that the company applied for the permit in May of 2020 AFTER being served with the cancellation notice by the complainant. SVC also pointed out that the coronavirus would not explain the delay between taking the deposit in December 2019 and the coronavirus restrictions in late February of 2020. The company had numerous complaints, on-line, alleging similar issues. The company refunded the client her \$5,500 deposit. In September of 2020, local media reports indicated the company was under investigation by law enforcement and the Attorney General's office for similar conduct involving over \$1,000,000.00 in reported losses to homeowners.

Buckling Floor Replaced

Marion-The Villages

In February of 2020, a homeowner had vinyl flooring installed in his home. Within weeks, the flooring started to buckle and peel up at the seams. The homeowner complained and the vendor claimed that nothing could be done at the time due to the coronavirus. After multiple calls by the homeowner, the vendor finally sent out a manufacturer's representative in July to look at the flooring and another representative in August of 2020. Per the homeowner, nothing resulted from these inspections, and in September of 2020, he filed a complaint with Seniors Vs. Crime. When SVC contacted the vendor, he claimed that these issues "take time" to resolve. More than 7 months passed with nothing done. Within one week of SVC's call, the vendor invited the homeowner to select his new flooring. New flooring was installed in the complainant's home at no cost. The value of the replaced flooring was \$7,335.79.

COVID Cancellations Refunded

Fruitland Park Office

Two clients had paid deposits for a 2020 tour of Germany, including the famed "once in a decade" Oberrammergua Passion Play. The entire tour was canceled due to Covid-19. The vendor was only willing to offer vouchers for the 2022 "make up" productions. Our clients were unwilling to commit that far out. After several contacts with the vendor, SvC was able to secure refunds for our clients.

Garage Screens Not Replaced as Agreed

Fruitland Park Office

The client had screening installed on her garage door in early 2019. A year or so later, the screening ripped. The vendor inspected the screening and agreed it was defective and still under warranty. The vendor removed the screening, however, several months later replacement screening had not been installed, and the vendor quit returning the client's phone calls. The vendor said the original manufacturer was out of business. The vendor was able to obtain a similar product from a different manufacturer and installed it for our client.

Extra Leasing Charges Disputed

Clermont Office

The complainant came to us after she was unable to resolve what she believed to be a billing error following the return of a two-year automobile dealership lease. The dealership accepted the leased vehicle but noted damage. The complainant was beginning a third two-year lease at the time. The holding company for the dealership reported, "wear and use charges" of \$1,149.00 due. The dealership disputed the charges, yet the billings continued. The Clermont Office disputed the charges on August 20, 2020. On November 13, 2020, the Holding Company responded with a letter to the complainant releasing her from any obligation, and refunded taxes paid \$245.00.01.

Unlicensed Contractor

Clermont Office

The complainant filed when it became apparent that her renovation contractor was not going to meet the contracted end date for work specified. We informed her that the contractor was not licensed by the State for construction/plumbing or electrical, which had already been started, based on her progress photo. She could no longer reach him by telephone and had no current residential address for him.

We located the contractor and asked him to contact the complainant. The complainant contacted us once this was accomplished and thanked us for our assistance. She had fired the contractor, now 60-days late on the deliverable. He had already been fully compensated for work performed, and since she had purchased the required supplies and materials for the project, was whole. She and her son planned to complete the work, once a building permit was secured.

REGION 5

State of the Region Message

Judith Ertl, Regional Director

JB Whitten, Deputy Regional Director (until June)

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 during 2020. There were changes in some staff and Managers. The biggest loss was our manager in Tallahassee, Kim Mitchell, who passed away after a lengthy illness. Kim was part of our program for 10 years and will be missed by all who knew her.

Covid has played a big part in our activity for the year. The offices serving the Region, (Tallahassee, Santa Rosa, and Crestview) were closed for months. We have recently closed the Escambia office temporarily for numerous issues.

We opened 82 new cases and had 36 assists. Of the 82 new cases, 20 were Resolved to Satisfaction, and an additional 17 were Resolved with Recovery with a total of \$43,998 returned to clients and Realized Gain of \$850.00. We had 36 Assists, 3 referred to Law Enforcement, 2 Referred back to the OAG's office, the balance of the cases (37) were Unfounded, Unworkable, Administratively closed. Most of the cases were the result of Hurricane Sally.

Our Senior Sleuths put in 989 work hours. There were 684 Office hours put in by 75 Sleuths that worked during the year.

Case Synopses

House Repairs/ Home Contractor

Escambia

The client had signed a contract to have repairs made to the roof and the exterior of his house.

The cost was quoted at \$83,000.00. The contractor said he would also do all other repairs to the house for an additional \$63,000.00 for a total cost of \$146,000.00.

The contractor would send men to do some work and leave. They would then come back again and leave. A week later, the client tried to contact the contractor but did not get a return call. This went on for a couple of weeks and the client filed a complaint with us SvC. After checking the website and trying to call several times, it was found the number was no longer in service and he had gone out of business. Nothing further could be done to assist the client at this point. He was advised to file a formal complaint with DBPR, and file a police report.

Fence Replacement/Licensed Fence Company

Escambia

The client advised that she had hired and paid a down payment of \$1,500.00 to the company's owner for materials to replace a privacy fence damaged during Hurricane Sally. She stated that he never showed up and would not respond to phone calls or a letter she sent asking for her money back. He had a profile with the BBB and had an LLC license with DBPR. We tried calling the business several times with the response "Mail Box is Full" and later the phone was out of service. Our volunteer checked further with "Smart Cop" and found that he had multiple arrests. We suggested she file a report with the Escambia Sheriff's Office and DBPR. We advised that we could not do anything more.

Electrical Work/ Electrical Contractor

Tallahassee

A client filed a complaint against an electrical contractor, claiming that he was charged \$641.00 over the quoted price. Our volunteer called the company to discuss the matter with them. The owner stated that there was more work involved in the job than first thought and as a result, they had to purchase additional parts. The client stated he would only pay the original quoted price. The owner of the company finally agreed to reduce the bill by \$641.00.

Pool Liner Deposit/ Pool Company

Tallahassee

The complainant paid a pool contractor a deposit of \$3,000 for a new vinyl pool liner, ladder, pump timer repair, and pressure washing of the pool deck. The contractor did not complete the job and refused to refund the client. The complainant contacted our office for assistance. After contacting the contractor, he stated that he would begin paying the money back. The complainant drew up a payment plan reducing the repayment from \$3000.00 to \$2,500.00 because he stated that the deck was pressure washed. The contractor was making payments of \$400.00 a month starting in January 2020. We advised if he stopped paying to call us. The complainant was happy we could help him resolve his problem.

Service Contract/ Computer Company

Tallahassee

The complainant entered into a service contract with a computer company. The woman was under the understanding that it was only for a few months. By the time she came to us, she had been trying to cancel the contract for 4 months. Our volunteer was finally able to contact the proper division at the computer company and get the contract canceled. The complainant was told to contact her credit card company and advise them that the contract had been canceled and not to pay any other charges from the computer company.

Camper Complaint/RV Dealership

Tallahassee

The client came into the Office with a file full of pictures and correspondence to the RV dealership where he had bought his brand new camper. He stated that the dealership had to repair the defects in the outside of the camper. He said he did not see them until he washed the trailer. The dealership where he bought the trailer said that when he picked it, up the salesperson walked around with the

client to see if there were any problems. The client said everything was fine and left with the camper. He then returned and demanded the dealership fix all the things he had found. They refused because he said everything was fine when he picked up the camper. The client then came to us for help. Our volunteer worked out a deal with the manufacturer, who agreed to do all the repairs if he would bring the trailer to Michigan. The man refused to do that. The client was told there was nothing further we could.

Overpayment

Tallahassee

A client filed a complaint about a construction company. She had lost her flat roof during Hurricane Michael. She paid the construction company \$5,000 by check for a Structural Engineer to redesign the flat roofline to a gable and hip roofline to frame the roof properly and to enclose a carport. The client later found out that the construction company paid \$4,000 for a Civil, not a Structural Engineer. The client called the construction company and demanded her \$1,000 back since she would have to have a Structural Engineer review and stamp the drawings. Our volunteer contacted the construction company and requested that they send the woman back her \$1,000. After several months of back and forth between all involved, the client agreed she would accept \$700 back. After several more emails and phone calls, the client received her check.

Refund from Appliance Repair Company

Navarre Office

The client filed a complaint about an appliance repair company. He had been in contact with the company asking for a refund of \$264 for parts that they did not use and service that not been performed for over 2 months. Upon contacting the company to determine why there was a problem with the refund, the company claimed that the check for the whole amount had been mailed. The

refund check had been sent to the rental property where the work was done, and not the client's home address. The mistake was explained to the client and the case was closed after the client reported he had received the check.

Travel Refund

Navarre Office

The 85-year-old client filed a complaint in April. She had been trying to get a refund from a travel company for the travel packets that she had purchased. She stated that every time she had tried to book a trip, they were unable to comply. She requested a refund of the money paid. The woman also stated that the company people were very rude over the phone and refused to put her through to the person in charge. That is when she realized she needed help. The client called the 800 number for assistance. A volunteer contacted the company and had a problem getting in touch with the person in charge.

After numerous phone calls and emails, the volunteer was able to contact the owner of the business and explain the problem. The owner said he would look into it and call back. He did not call back.

After not hearing from the owner, the volunteer continued placing calls to the person in charge and the owner. After several more months of phone calls and emails, the company agreed to send out a check. The volunteer requested that the check be sent by registered mail. The company manager called to say the check had been mailed on October 2nd. The client called to say she received the check for the full amount of \$1,994 and was delighted.