Chief of the Month: Victoria Butler, Florida

Each month, the Center for Consumer Protection will provide an article about an Attorney General’s Office Consumer Protection Chief.

Many thanks to NAGTRI for this opportunity to highlight the great work of the Florida Attorney General’s Consumer Protection Division and the opportunities I have had to contribute over my short 20-year career with this office. And a short 20 years it truly has been as the busy years have flown by with each day bringing new issues and new challenges in this rewarding and dynamic world of consumer protection enforcement.

I did not set out to work in consumer protection—I’m pretty sure I had never even heard of the unfair and deceptive trade practices act before applying to the attorney general’s office. But as a child of busy parents (number 4 of a family of 5) who devoted their careers to academia, scholarship, and public service, and having been raised mainly in college towns surrounded by others with lofty goals (Princeton, NJ; Ann Arbor, MI, and a suburb of Boston/Cambridge) I did have a vague sense that I wanted to do something to make a difference and help others, so naturally I thought I should be a lawyer! After graduating from Wheaton College in Norton Massachusetts, I moved to the Tampa area and worked for a few years at a land use and environmental planning firm. I went to law school intending to practice environmental law, but my plans changed when, in my last year of law school, my first child was born. I decided to begin my legal career as a law clerk, thinking the hours would be more manageable. On my first day of my first clerking job in the state circuit court, I was given an emergency election issue and I worked all night to prepare a draft order for the judge’s ruling the next day. That first day set the tone/pace for the years to come! In the early years post law school, I was fortunate to have two full-time jobs that I loved: raising my three children, Daniel, Jeff and Jennifer, and working in the court system. I served as a state court law clerk and then deputy court counsel to the state circuit court administrator. I also was a federal law clerk for Judge Steven D. Merryday at the U.S. District Court for the Middle District of Florida.

In March of 1998, I joined the consumer protection division of the Florida Attorney General’s Office (then known as Economic Crimes). Within the first week, I was assigned to a national sweepstakes case (our lead attorney on the case was in the hospital), when an elderly gentleman showed up at our office looking to claim his sweepstakes prize. Not only did I have to break the
devastating news to him that he was not an $11 million-dollar winner—despite the letter clutched in his hand that boldly proclaimed, IT’S DOWN TO A 2 PERSON RACE FOR $11,000,000 -- YOU AND ONE OTHER PERSON WERE ISSUED THE WINNING NUMBER. WHOEVER RETURNS IT FIRST WINS IT ALL! (the tiny print “if you have the winning number” was barely perceptible even to my then young eyes), but I also had to respond on camera to local reporters who asked me intriguing questions about what relief we would try to obtain for the consumer, how we would stop others from being deceived, and why we had just broken off from a multistate investigation of this company. It was an exciting initiation by fire to consumer protection and I’ve been hooked ever since!

In the late 90’s and early 2000’s, when TV and direct mail advertising reigned, I worked on a number of other high profile sweepstakes cases and automatic magazine renewal and billing issues including litigating most of these cases in state and federal court. I had the opportunity to assist with negotiating national relief for consumers and to work closely with colleagues from other states, state attorneys general, NAAG, other Florida regulatory agencies, class counsel, defense counsel, and the USPS and FTC. One of the more memorable events very early in my career was the opportunity to travel with Attorney General Butterworth to DC while he testified before Congress on the work of our office and the impact of national sweepstakes advertising practices on the elderly.

As more consumer transactions moved online, my work shifted to state and multistate cases involving data security and privacy issues, payment processing, telephone billing, internet spam, online advertising, online lending and debt relief, credit repair, and related issues. I’ve also worked over the years on cases involving local and state business practices, such as telemarketing, home construction, home solicitation, water treatment, travel scams, work at home, and others that range from local to national import. During the national housing crisis, I had the opportunity to work on the National Mortgage Settlement cases and to assist Attorney General Bondi in addressing the myriad of issues impacting Florida consumers. During the crisis and its aftermath, we expanded our handling of consumer financial enforcement issues relating to debt collection, debt buying, online lenders and other lender/servicer issues. We developed a mortgage servicing team to handle consumer complaints directly, monitor the servicers’ compliance with our settlements, and assist in facilitating resolutions of consumer complaints with the servicers. Our working relationships with our sister state and federal agencies have strengthened over recent years and we continue to grow those relationships as we have taken on more enforcement issues relating to consumer financial products and services, charities, and protection of the military, to name a few. In recent years, we have also partnered with other local, state, and federal agencies and our business community to provide consumer relief and protection after the tragic mass shootings at Pulse Nightclub and the Marjory Stoneman Douglas High School and three very active hurricane seasons, including this year’s deadly Hurricane Michael.
Our team continues to grow. When I started in 1998, the Economic Crimes division had four offices statewide and approximately 50 employees. We had no centralized consumer hotline. Today we number almost 120 with 7 statewide offices. We have a separate citizens’ services division that specializes in providing timely responses to citizens’ questions and concerns and a team in our division that tracks trends in consumer complaints and other sources. Thanks to the support and direction of Attorney General Pam Bondi and our leadership, our highly dedicated and effective consumer protection team is performing at record breaking levels in all aspects of the job, including providing direct relief to consumers, and expanding into new and important areas of consumer protection.

During my tenure, I have worked under four different administrations and have had the privilege of managing the Tampa Office, and more recently, the Orlando Office, and, beginning in 2016, the statewide division. One of the most difficult aspects of 20 years in this job has been saying goodbye to great colleagues, friends, mentors, and leaders as our joint cases resolve, administrations change, and people move on to new careers, retire, or pass from this life. But I am grateful that the years have given me the benefit of building on their work and seeing the impact of their contributions in our current challenges. So to those of you who are considering sticking it out, I say stay the course. This really is the greatest job ever!