THE ERA OF SAVVY SENIORS:
INNOVATIVE CONSUMER PROTECTION EFFORTS IN FRAUD PREVENTION,
EDUCATION AND OUTREACH

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Florida Office of the Attorney General
Pam Bondi, Attorney General
The information presented is for educational purposes only and should not be construed as legal advice or a formal opinion by the Florida Office of the Attorney General.
WHY ARE SENIORS TARGETED?
U.S. Seniors: 
50 MILLION STRONG
In November of 2016, the U.S. surpassed 50 Million Seniors

If all U.S. seniors held hands, they would wrap around the world twice.

The senior population is expected to climb to 83,000,000 by 2050.

Source: Census.gov
Common Scams

https://www.youtube.com/watch?v=QyXf2oQQvpl

https://www.youtube.com/watch?v=KpgwhdA0Wbg
REPORT FRAUDS AND LOSSES BY AGE

<table>
<thead>
<tr>
<th>Age</th>
<th># of Reports</th>
<th>Total $ Lost</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 and Under</td>
<td>16,488 (3%)</td>
<td>$7M</td>
</tr>
<tr>
<td>20 - 29</td>
<td>71,589 (13%)</td>
<td>$81M</td>
</tr>
<tr>
<td>30 - 39</td>
<td>91,470 (16%)</td>
<td>$88M</td>
</tr>
<tr>
<td>40 - 49</td>
<td>83,032 (15%)</td>
<td>$82M</td>
</tr>
<tr>
<td>50 - 59</td>
<td>95,450 (17%)</td>
<td>$117M</td>
</tr>
<tr>
<td>60 - 69</td>
<td>107,107 (19%)</td>
<td>$109M</td>
</tr>
<tr>
<td>70 - 79</td>
<td>62,443 (11%)</td>
<td>$80M</td>
</tr>
<tr>
<td>80 and Over</td>
<td>28,255 (5%)</td>
<td>$60M</td>
</tr>
</tbody>
</table>

Percentages are based on the total number of 2017 fraud reports in which consumers provided their age: 555,834

Source: 2017 Federal Trade Commission Consumer Sentinel
Of the 1,138,306 total fraud reports in 2017, 49% included consumer age information.

Source: 2017 Federal Trade Commission Consumer Sentinel
Consumer Complaints

2017 Top 5
1. Imposter Scams
2. Auto Dealers and Manufacturers
3. Internet-Related
4. Telecommunications
5. Timeshare

2016 Top 5
1. Imposter Scams
2. Auto Dealers and Manufacturers
3. Internet-Related
4. Timeshare
5. Builder/Contractor
WARNING!

YOUR COMPUTER MAY BE AT RISK:

877-918-1677

For emergency Tech Support call immediately

The system may have found (2) viruses that pose a serious threat Rootkit.Siref.Spy / Trojan.FakeAV-Download

Your personal and financial information may not be secured.

Call us now for support 877-918-1677
<table>
<thead>
<tr>
<th>YEAR</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>(1/1 - 9/30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FTC</td>
<td>134</td>
<td>40,004</td>
<td>45,319</td>
<td>33,132</td>
<td>(losses $13,177,470)</td>
</tr>
<tr>
<td>IC3</td>
<td></td>
<td>10,850</td>
<td>8,303</td>
<td></td>
<td>(losses $7,865,585)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>134</td>
<td>40,004</td>
<td>56,169</td>
<td>41,435</td>
<td>(losses $21,043,055)</td>
</tr>
</tbody>
</table>
Sweepstakes

MARY WILLIAMS:

Prize Entry Identification number 368269190 corresponding to a $1,100,000.00 sweepstakes was assigned to you. The prize structure is as follows and is guaranteed to be awarded to the winner.

<table>
<thead>
<tr>
<th>PRIZE LEVEL</th>
<th>PRICE</th>
<th>WINNER</th>
<th>Fate</th>
<th>PRIZE STATUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>GRAND PRIZE</td>
<td>$1,100,000</td>
<td>Patricia Ciprich</td>
<td>Awaiting Payment</td>
<td>Assigned</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ATTENTION: MARY WILLIAMS

PRIZE ENTRY IDENTIFICATION NUMBER 368269190 WAS ASSIGNED TO YOU ON MARCH 28, 2011. YOU ARE URGED TO CALL AND ENTER THE $1,100,000.00 SWEEPSTAKES BY APRIL 21, 2011. DO NOT DELAY.

PLEASE CALL TOLL FREE 1-800-235-6247 AND PROVIDE PRIZE ENTRY ID 368269190.

Each winner will be notified by mail and will be required to complete, sign, and return a release acknowledging receipt of prize by April 21, 2011. A public announcement of winner will be made on or about April 22, 2011.

If your prize entry number is selected the winning number in a random drawing you will win $1,100,000.00. You may require delivery of your winning at approximately 14 days of receiving your executed affidavit.

Sincerely,

Mary Ciprich

Verification Certificate

Verification of Sweepstakes Entry

Capital Research Consultants Inc.
3475 Research Drive
Valrico, FL 33594-3211

OFFICIAL ACKNOWLEDGEMENT CERTIFICATE

REVIEW AMOUNT TOTAL: $2,678,394.00

TWO MILLION SIX HUNDRED SEVENTY EIGHT THOUSAND THREE HUNDRED NINETY FOUR DOLLARS

I, Patricia Ciprich, do hereby accept your findings and agree to immediate delivery.

I am the individual named above, currently residing at the address shown.

I am a legal citizen of the United States, and that I am 18 years of age or older as of today's date.

I have enclosed fee of $200.00 in cash, check or money order made payable to CRC.

Deadline for response: 07/04/2011

ACCOUNT NO.: 2013483561

CRC:

OFFICIAL USE ONLY

RELEASE DATE: 06/22/2011

RETURN THIS PAGE

DO NOT TRADE IN ABOVE AREA
Cramming – When Charges for voicemail or other unauthorized "third party" services show up on your phone bill.
Data Phishing

From: American Express [xxxxxx@barstow.edu]  
To:  
Subject: Important Information About Your Card Membership Information  
Attachments: American_Express_Precaution.html

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**Important Information About Your Card Membership Information**

Dear Customer,

Please note that we have introduced a new online authentication procedures in order to protect the private information of our customers.

You are required to confirm your online details with us as you will not be able to have access to your accounts until this has been done.

**Kindly open the attachment to confirm your online details.**

Once you've completed this you'll be able to manage your money whenever you want, giving you more control of your finances.

Sincerely,

American Express Customer Care

---

**We're sorry to say goodbye**

Hello,

iTunes let us know that you asked to cancel your membership. We've cancelled your membership effective Tuesday, March 21st, 2017.

Obviously we'd love to have you back. If you change your mind, simply restart your membership to enjoy all the best TV shows & movies without interruption.

[RESTART MEMBERSHIP]

We're here to help if you need it. Visit the Help Center for more info or contact us.

~Your friends at Netflix
Dear user,

In connection with the presidential elections held in the past year, we are changing our privacy policy, starting March 5, 2017.

We strongly recommend you to browse it.

If you do not get acquainted with the new policy, your administrative responsibility may take place. Make sure you downloaded the file below.

SEE ATTACHED DETAILS

P.S. One of the Amendments is mandatory encryption of our signature documents, you need to enable macros for reading the document.

Your Internal Revenue Service

PLEASE NOTE: Do not respond to unsolicited e-mails that claim to come from the IRS. The IRS does not use email to request this type of information.

Internal Revenue Service, Metro Plax 1, 8401 Corporate Drive, Suite 300, Landover, MD 20785
From: Transaction Orders <dsaeqw312312313@marketingmailss42.com>
Sent: Thursday, March 15, 2018 12:40 PM
Subject: [Summary iCloud Order] Receipt subscription renewal

App Store & iTunes
Payment: Gift Card
$125.00

Thank you for Buying Gift Card App Store & iTunes.

If you made this purchase, you can disregard this email. It was only sent to alert you in case you had not made this purchase yourself. If you not authorize this purchase, we recommend that you to open the [PDF] type attachment we sent, then click CANCEL ORDER. In the attachment section

Regards,
The App Store team

For answers to frequently asked questions, visit Apple Support.
A salesperson will come to your door to present a product frequently making outrageous claims to induce a purchase.

- Water filter systems
- Carpet cleaning
- Windows
- Security Systems
- A/C repair and duct cleaning services

Door-to-door salespeople must have a permit!
WATER UPDATE!

Unfortunately we were unable to reach you by phone or in person.
Please contact us within 72 hours.

Office Hours
9am - 5pm Monday - Friday

(800) 574-6127

*Not affiliated with any public or private utility company.

ELECTRIC UPDATE!

Unfortunately we were unable to reach you by phone or in person.
Please contact us within 72 hours.

Office Hours
9am - 5pm Monday - Friday

(888) 604 - 7328

*Not affiliated with any public or private utility company.

NOTICE : INSPECTION DUE

Due to many Areas experiencing Flooding, Runoff, Nitrates & Water Main Breaks it is recommended that you have a Water quality inspection. Even if you use a Water Filter/Softener, ALL Residents are urged to take advantage of this NO COST, ON SITE quality control inspection. Remember this is a FREE Consumer Awareness Program provided by Central Florida Water Managements Consumer Awareness Dept.

Fill in Information below & return this Card, you will be contacted soon to schedule a time for your FREE inspection!

Day Time Phone: ( ) # of Adults Using Water: E-Mail: 

12 34 56 78 90 11 12 13 14 15 16 17 18 19 20

MR CURRENT RESIDENT
LARGO FL 33774-5028
$30 fee allows techs to gain access to household
<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Unit</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Material 1</td>
<td>3</td>
<td>lbs</td>
<td>$20.50</td>
</tr>
<tr>
<td>Material 2</td>
<td>2</td>
<td>lbs</td>
<td>$17.50</td>
</tr>
<tr>
<td>Material 3</td>
<td>1</td>
<td>lbs</td>
<td>$12.25</td>
</tr>
</tbody>
</table>

**Total:** $7492

**Retails for $1,000**

**Senior- No a/c experience**

**One heck of a cleaning**

**Two men for two hours?**
We received your email on 2/10/14 regarding your account. I want to verify the information you discussed with Jim [redacted] on 12/28/12. You do have the VIP Platinum membership, which buys out your lifetime membership and makes it so you are no longer contractually obligated to pay fees or dues if you choose not to. Now there are still activity fees on the account but you are in no danger of losing the account if you decide not to pay them and you will not have late fees or dues for the years that the account is in an inactive status. Your account is active until 6/17/16 at which point it is completely up to you if you want to continue, put down the account, or will, sell or transfer. I do apologize about the confusion with the agent you spoke with and I will be talking to that agent personally about this matter because he should have explained this to you thoroughly. I am also looking into the checks that bounced and getting those reimbursed asap. If you have any questions, comments, or concerns please pick up the phone and give us a call or send an email. I hope this answers all your questions.
WHY PARTNER WITH SENIORS?

1. Large portion of population
2. Vast amount of professional experience
3. Motivated volunteers
4. Familiar with scams
5. Often live in targeted communities to assist with education / outreach efforts
6. Can easily relate to/communicate with senior victims
In 1989, a legislative “Task Force Report on Crimes Against the Elderly” was formed. This Task Force, chaired by Attorney General Bob Butterworth, found that seniors:

- Had an unrealistic fear of crime, and
- Were not receiving crime prevention training that addressed the most likely types of fraud and scams that targeted their age group.

The Attorney General's Office, with the aid of Colonel Vern Thornton, formed a non-profit that would involve seniors in their own consumer protection.
Mission of Seniors vs. Crime

- Assist the Attorney General and law enforcement in preventing crimes against seniors.
- Educate seniors about consumer fraud and scams.
- Assist seniors through informal mediation services, mentoring or referral to another agency.
- Promote senior involvement with law enforcement for the protection, well being and peace of mind for all seniors.
Funding

• Initially funded by donations made as part of civil settlements reached with the Florida Office of the Attorney General

• Once the Project reached its current size, intermittent settlements were no longer an ideal funding mechanism

• The Project is now funded through a contract with the OAG
Staffing

- Twelve part-time paid positions
  - CEO/Executive Director
  - Administrative Assistant
  - Five Regional Directors
  - Five Deputy Regional Directors

Volunteers are unpaid, but all incurred expenses are reimbursed.
Senior Sleuth Volunteers

- Sleuths determine the extent to which they wish to be involved
  - *Sleuths that do not wish to actively serve in the office may assist in special projects at their discretion*
  - *Sleuths who wish to participate actively may staff Senior vs. Crime offices where they work to resolve complaints and have the opportunity to give presentations on the Project, its mission and services available*
  - *Sleuths with a financial background are also given the opportunity to present information on investment scams through the Florida Seniors Against Investment Fraud program*
  - *Additionally, Sleuths may opt to assist law enforcement by participating in “sting” operations*
Project History

• **1989-2001 – The early years**
  • *Sleuths offered crime prevention programs and trained law enforcement on how to better assist seniors*

• **2001 – First office opens**
  • *The first office opened in Delray as a pilot program to offer direct services to seniors in need*
  • *The office was initially open just one day a week, but demand was so great they expanded to five days a week*

• **2002 – Statewide expansion**
  • *Due to the massive success of the Delray office, the need for offices statewide became clear*
  • *The Project partnered with senior centers, attorneys and law enforcement offices to acquire office space and supplies*
Current

38 offices statewide

- 28 offices are co-located with a Sheriff or local law enforcement agency,
- 5 are located in senior centers, 4 are located in privately donated space, and 1 is in rental space

$382,932 annual budget

The Project recovered $1,089,932 in real dollars in 2017, and provided an additional $886,830 in “realized gain” to the benefit of consumers

Project speakers addressed nearly 16,907 seniors in 2017 alone
Why has SVC survived?

- We fill a gap previously unaddressed
- We have impact on our target population
- We are cost effective
  - We cost less than $400,000 a year.
  - We benefit our population about $2 million a year.
  - For every operating dollar, we return more than $5 to our clients.
Benefits to Sleuths

- Having a real impact on someone’s life
- Remaining active in their community
- Being “eyes and ears” for the Attorney General
- Feeling of fighting a good fight to righting wrongs
Benefits to Seniors

Opportunity to talk to someone their own age
Meet with someone who will help to the best of their ability and identify other agencies that may also be able to assist
Deal with people who want nothing in return
May recover some of their money
May secure a simple apology from the offender, which is sometimes all they want
BENEFITS TO THE FLORIDA ATTORNEY GENERAL

The OAG is able to send complaints to Seniors vs. Crime for follow-up.
Offices are a visible reminder to citizens of the OAG’s commitment to the protection of seniors.
Offices can proactively monitor and address complaints affecting seniors.
Actors at the ready to help with undercover operations for investigators.
Ready made survey group.
Consumer economic threats are increasing and becoming more sophisticated ....

Seniors remain particularly at risk ...

New Scam warnings each year ... threat evolving

Can we evolve and become proactive not reactive?

Consider unique partnerships to further goals...

Consider increasing outreach efforts with private industry partners
Contact

Don Ravenna  
Seniors vs. Crime Project  
5242 Sagamore Court  
New Port Richey, Fl. 34655  
svcexdir@gmail.com  
Project Phone: (800) 203-3099  
Office: (727) 376-4348

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