Disclaimers

This project was funded in part by the United States Department of Health and Human Services’ Administration on Aging (Grant Award No. 90MA0004/01 and Grant Award No. 90MA0036/01). The contents of this project are the sole responsibility of the developers of this project and do not necessarily represent the official views of the United States Department of Health and Human Services’ Administration on Aging.

The contents of this project are not offered as legal advice, a definitive statement of law, or a complete analysis of the area of reference. The applicability of law to a particular situation requires a more exhaustive examination of the specific facts and applicable law than is provided by this project.

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Introduction

Stetson University, Inc., d/b/a/ Stetson University College of Law, by and through the Center for Excellence in Elder Law (hereinafter referred to as “Stetson”), which is branded under the banner “ACCESS and Justice for All®,” created and conducted the “Financial Scam & Fraud Elder Awareness Project.”

As an educational institution with a long-standing successful track record of new and existing program implementation, development, and expansion, Stetson was uniquely equipped and qualified to develop and implement the project. Moreover, Stetson has a nationally recognized and established elder law center and multiple elder law programs, further acknowledging and validating Stetson’s ongoing support and concern for issues and matters about and relating to elder individuals.

The project was initiated in July of 2009 as a one-year pilot-project under United States Department of Health and Human Services’ Administration on Aging Grant 90MA0004/01. The year-one pilot project originally served Florida’s Hillsborough, Pasco, Pinellas, and Manatee counties. In July of 2010, the project received second-year continuation funding under United States Department of Health and Human Services’ Administration on Aging Grant 90MA0036/01. As part of the year-two continuation funding, the project expanded to serve Florida’s Hillsborough, Pasco, Pinellas, Manatee and Sarasota counties. Additionally, the project increased and expanded the materials and services produced and provided.

The goal was to develop a project designed to inform and educate elder individuals about financial scams and frauds. The primary objective was to decrease the occurrence of and minimize the potential for financial scam and fraud victimization among elder individuals. The secondary objective was to develop a replicable project model that could be implemented
throughout the State of Florida, as well as duplicated in other individual states nationwide. Overall, the project served as an educational and informational resource on general and legal matters regarding current and developing issues in the area of elder financial scam and fraud awareness and protection, producing and providing various types of educational and informational materials and services for both the public and professionals.

In furtherance of the project’s primary objective, the project produced and provided various types of general and legal materials and services for the public and professionals about elder financial scam and fraud awareness and protection. The materials and services produced, provided, and/or participated in by the project included, but were not limited to: (1) in-person, exhibitor, television, radio, written article, webinar and podcast community education or professional development engagements; (2) educational/informational brochures, pamphlets, consumer alerts, and PowerPoint presentations; (3) educational/informational videos and public service announcements; (4) elder consumer expos and law day events; (5) consumer assistance and guidance services; and (6) statutory research and compilation for the fifty U.S. states, the District of Columbia, and all recognized U.S. territories.

In furtherance of the project’s secondary objective, the project developed and produced a replicable project model based upon determination of the most effective and efficient means of informing, educating, and ultimately influencing elder individuals about inherent dangers and risks associated with and resulting from financial scams and frauds. The project collected and compiled information about and examples of materials and services produced, provided, and participated in by the project. The ongoing compilation of information and examples throughout the duration of both the pilot-project period and continuation-project period allowed for the
continued creation of a growing and expanding work-in-progress reference and resource guide. This compiled reference and resource guide now serves as a replication manual.

The development of this replication manual distinctly supports the project’s desired outcome of expanding and broadening the affected audiences influenced by and benefiting from such financial scam and fraud awareness and protection. The compilation of information and examples allows other entities to replicate and apply the project’s individual components and overall model, as well as produce and provide the project’s successfully developed materials and services. Thus, the replication manual encourages and promotes the potential for project components to be replicated throughout the state of Florida, as well as duplicated in other individual states nationwide.

The replication manual serves as a “how-to” reference guide regarding the basic foundation and groundwork for project replication and duplication. The replication manual, which is valuable to the development and creation of future similar endeavors by other organizations, enables the project’s materials, services, and related project information to be easily, efficiently, and effectively disseminated. The replication manual also serves as a resource guide with exemplar information regarding what project components were developed and produced, as well as how project components were implemented and provided.

It is important to recognize that this replication manual is a general guide regarding project framework and components. While project model, materials, and services outlined in this replication manual have been successfully produced and provided by Stetson, there are often specific factors and unique circumstances that must be considered and taken into account with any project’s development and implementation.
A. **Project Development**

Integral to the creation and development of any project are certain essential preliminary components. These components consist of: (1) funding, (2) infrastructure, (3) personnel, (4) and collaborations.

1) **Funding**

Before any project can begin, funding must be sought and secured. Funding can consist of either monetary support (e.g., monies from individuals, corporations, foundations, grants, settlements, appropriations, public sector awards, private sector gifts, matching funds) or non-monetary resources (e.g., equipment, overhead, in-kind contributions, indirect services), or any combination of both. The balancing of monetary support and non-monetary resources is essential to effectively and efficiently conducting any project.

In general, funding affords the four basic components of any project: (a) personnel; (b) overhead; (c) equipment; and (d) materials. Funding will define the boundaries, objectives, deliverables, and expectations of any project. As such, funding establishes and controls the project’s scope and parameters. For example, greater funding may accommodate a broader project scope and more expansive project parameters (e.g., expanded boundaries, more objectives, more deliverables, zealous expectations). Alternatively, lesser funding only may accommodate a narrower project scope and more reserved project parameters (e.g., limited boundaries, fewer objectives, fewer deliverables, moderate expectations). However, while the amount of funding may impact the scope and parameters of a project, it should not impact the quality or overall success of a project.

The funding that is needed is dependent on the size and nature of the project (e.g., scope and parameters). Vice versa, the size and nature of the project (e.g., scope and
parameters) is dependent on the funding that is available. As such, it is important to do a project cost estimate, as well as a project cost budget.

The project cost estimate approximates the amount of funding needed for each of the project’s four basic components (e.g., personnel, overhead, equipment, materials). The project cost budget allocates the amount of funding available to each of the project’s four basic components (e.g., personnel, overhead, equipment, materials). Any project estimate or budget should address income and expenses, as well as include both monetary support and non-monetary resources.

Stetson was fortunate to receive federal appropriations non-competitive grants through the United States Department of Health and Human Services’ Administration on Aging (Grant Award No. 90MA0004/01 and Grant Award No. 90MA0036/01). The grant awards mandated a matching requirement of one dollar given by the grantee for every three dollars awarded by the grantor. The matching requirement could be satisfied through directly contributed monetary support or through the valuation of contributed non-monetary resources. To meet the matching requirement, Stetson used both monetary support and non-monetary resources. Stetson’s matching requirement was satisfied through the following two non-federal in-kind contributions: (1) direct allocation of money earned from a third-party contractor for rendered services and materials; and (2) valuation of a portion of project director’s salary and fringe benefits which were covered and paid by Stetson.

In order to determine the amount of funding that was needed, Stetson developed a project cost estimate. Because the matching requirement of one dollar for every three dollars was the minimum that would be required from the grantee, the funding actually needed for the project to be completed could potentially be greater. As such, Stetson created a project
cost estimate to determine what matching requirement amount would actually be necessary and ultimately required for the project to actually be conducted. A redacted example of the project cost estimate is attached as Appendix “A”. Once the project costs estimate was completed so that the matching requirement was satisfied and the amount of funding needed to conduct the project was determined, Stetson created a project cost budget.

2) **Infrastructure**

Prior to the initiation of any project, it is important to consider infrastructure. Infrastructure is the underlying support and structure for the operation of the project and project components. For example, infrastructure includes, but is not limited to, physical accommodations (e.g., buildings, office space), telecommunications (e.g., telephone, internet), transportation resources (e.g., company transportation, business travel), administrative costs and office support (e.g., photocopier services, postage services), human resource service, risk management support, information technology services, web services, and facilities support (e.g., electricity, air conditioning, custodial services, maintenance and repair services).

Infrastructure may be paid for directly by project funding. If this option is used, it is important to include such costs and expenses in both the project cost estimate and the project cost budget. Alternatively, infrastructure can be provided through the grantee. Under this option, project funding does not pay directly for the necessary infrastructure. Rather, such costs and expenses are shared and paid for indirectly by grantee.

If the grantee is already established and operational, it may be more financially possible and practical for the grantee to provide the infrastructure. However, it is important to account for such indirect costs and expenses either as (1) eligible charges for which the
grantee can claim and be compensated from the grant award funds, or (2) part of the total valuation of any in-kind contributions. Remain mindful that a project such as this will most always impose some level of burden on a grantee. As such, a project must be attentive of any such burden, and may not be able to rely wholly or in-part on the grantee for services and resources.

As an established and operational educational institution with a long-standing successful track record of new and existing project and program implementation, development, and expansion, Stetson was uniquely familiar with and already capable of providing infrastructure. Moreover, Stetson was under an indirect cost rate agreement with the federal government. The rate agreement reflected an understanding between Stetson and the federal government about the costs and expenses for infrastructure associated with grant award projects. As such, Stetson provided the necessary infrastructure associated with the project. In return, Stetson received a predetermined rated portion from the grant award funding.

In the end, the project was extremely fortunate to have Stetson’s commitment to provide the necessary infrastructure. Stetson’s commitment extended to physical accommodations, telecommunications, transportation resources, administrative costs and office support, public relations and communications, information technology services, human resource services, risk management support, and facilities support. Specific examples included supplying office space for project personnel, allowing usage of school vehicles for travel to and from engagements, providing accommodations to host and conduct expos and law day events, offering support personnel and support services (e.g., human resource department and business office department for personnel and financial management and
oversight, communications department for project advertising and promotion, media services department for filming and production of project videos and public service announcements, web services department for hosting and maintenance of project website).

3) **Personnel**

Every project’s personnel needs are unique. The number of personnel required, the type skill sets desired, and the level of independence expected is dependent on and tailored to the scope and parameters of the project. For example, a legal clinic project designed to offer legal advice and services may require more personnel, as well as personnel with a specific legal background and specific licensures and qualifications. Alternatively, a public education program designed to produce general materials may require less personnel, as well as personnel with general skills, experience, and familiarity. Every project’s distinctive objectives, unique funding considerations, and outside influencing variables (e.g., pool of available talent and personality) all vary tremendously. As such, there is no set standard or established model for estimating and fulfilling a project’s personnel requirements.

This project’s management consisted of two personnel. The project personnel included a Project Director and a Project Fellow. Additionally, student interns, student research assistants, student pro-bono volunteers, and local attorney volunteers were instrumental in helping perform and execute a multitude of tasks related to and necessary for carrying out the project and associated components.

The Project Director provided direction and oversight toward successful attainment of the project goal and achievement of project objectives. The Project Director’s essential duties and responsibilities included, but were not limited to: establishing and enforcing project policies and procedures; approving development of project materials and services;
authorizing implementation of project plans and activities; conducting and overseeing budget drafting and management (with assistance of Stetson University College of Law’s Business Office); supervising and overseeing project employee(s) with performed work, tasks, duties and activities; providing guidance and direction to and for project employee(s) and the project; being accountable for efficient, effective and successful project development and achievement; serving as the project’s chief spokesperson to and with major stakeholders, including but not limited to Stetson University College of Law’s Administration, Elder Law Advisory Board, Board of Trustees, and Board of Overseers; and any and all other such duties, tasks and responsibilities deemed vital and necessary.

The Project Fellow implemented and actively carried out the project toward successful attainment of the project goal and achievement of project objectives. The Project Fellow’s essential duties and responsibilities included, but were not limited to: applying project policies and procedures; implementing project plans and activities; assisting with budget management and monitoring (with guidance, assistance and direction of project director and Stetson University College of Law’s Business Office); supervising, instructing and overseeing student interns, student research assistants, student pro-bono volunteers, and local attorney volunteers with performed work, tasks, duties and activities; training, coordinating, and supervising attorney volunteers; training, coordinating, and supervising attorney volunteers; offering advice and guidance to and for the project; being accountable for efficient, effective, and successful project implementation, maintenance, expansion, and achievement; serving as the project’s public representative to and with both public and professional communities and entities; and any and all other such duties, tasks and responsibilities deemed vital and necessary.
4) **Collaborations**

Collaboration with public and private entities (including those at the community, local, state, and federal levels) is important to any project. Collaborative efforts can help identify, develop, augment, and sustain project methods, means, and components. As such, a project should attempt to establish, build, and maximize strategic collaborations furthering the project’s goals and/or objectives.

This project focused on establishing strategic and collaborative efforts with entities that maintained a shared common interest of promoting and providing educational and informational materials and services relating to elder financial scam and fraud awareness and protection. Example entities included local senior centers and retirement communities, print and broadcast media outlets, aging services organizations (e.g., 211, Neighborly Care Network, ElderSource, West Central Florida Elder Rights Task Force), legal aid agencies (e.g., Community Law Program, St. Petersburg Bar Association, Gulfcoast Legal Services, Bay Area Legal Services), state agencies (e.g., Florida Department of Elder Affairs, Florida Department of Financial Services, Florida Department of Children and Families, Seniors vs. Crime, Office of the Florida Attorney General), various law enforcement and consumer protection agencies (e.g., Seniors vs. Crime, Pinellas County Seniors and Law Enforcement Together (S.A.L.T.), Sarasota Adult Protection Team (A.P.T.), Manatee County Sheriff’s Office, Pinellas County Department of Justice and Consumer Services, Hillsborough County Consumer Protection Agency, Florida Crime Prevention Association), and regional senior and social services programs (e.g., AARP, Consumer Credit Counseling Services (CredAbility), Hillsborough County Department of Aging, Area Agency on Aging of Pasco-Pinellas, Inc.).
The end result was that the project became highly recognized as a valued collaborative reference and resource regarding elder financial scam and fraud awareness and protection. Whether seeking the project to do a community education or professional development engagement, or requesting to attend and participate at the project’s expo or law day events, these entities turned to and relied upon the project. As such, these entities and the project formed and maintained a strategic and collaborative partnership revolving around joint efforts and common objectives.

B. Project Components

The following section details the materials and services produced and provided by the project. The specific intent of these components was to educate and inform both the public and professionals on general and legal topics regarding current and developing matters in the areas of elder financial scam and fraud awareness and protection.

1) Engagements

The project conducted both community education and professional development engagements. For community education engagements, the project targeted centralized locations where elder individuals were concentrated (e.g., senior centers, adult/senior residential communities, assisted/independent living facilities, senior issue/interest groups). For professional development engagements, the project targeted individuals and entities that worked with or served as primary contact to elder individuals (e.g., Florida Department of Children and Families, Area Agency on Aging, Elder Service Coordinators, Neighborly Care Network Transportation Services).

Engagements included in-person presentations, community event exhibits, on-air television segments, on-air radio segments, written articles, a podcast, and a live webinar.
Exhibitions were at the request of public and private individuals, civic organizations, social service programs, and government entities at the local, state, and federal levels in strategic and collaborative efforts to provide both the public and professionals with informational and educational materials and services relating to elder financial scam and fraud awareness and protection. The on-air television segments, on-air radio segments, podcast and webinar were all community education or community-oriented segments. The on-air television segments, on-air radio segments, and podcast are available for listening on the project’s website (http://www.law.stetson.edu/elderconsumers). The written articles were composed of items written by the project internally, as well as items produced by external writers and media personnel. All written articles were ultimately published within outside publications, including the St. Petersburg Times, Senior Lifestyle, Daytona Beach News Journal, Florida Trend, Bradenton Herald, and the Pelican Press. Sample copies of the written articles are attached as Appendix “B”.

The various range of topics discussed and addressed during engagements included:
(1) veteran benefits scams/frauds; (2) financial exploitation/financial abuse; (3) government postcard scam; (4) identity theft; (5) person-in-need scam; (6) charity fraud; (7) tax season scams/frauds; (8) program/project general information highlights; (9) work-at-home scams; (10) get-rich schemes; (11) price gouging; (12) oil spill disaster scams/frauds; (13) home repair fraud; (14) wills, powers-of-attorney, advance directive exploitation/undue influence; (15) healthcare scams/frauds; (16) current financial scams/frauds; (17) lemon law; (18) rebate/tax credit scams/frauds; (19) unsolicited communications scams/frauds; (20) mortgage scams/frauds; (21) credit card/debit card skimming/usage safety; (22) familial
exploitation; (23) legal/financial/trusts account scam; (24) lottery/postcard/check-in-the-mail scams/frauds; and (25) reverse mortgages/variable annuities.

Engagements were requested by electronic mail (e-mail), telephone, or in-person (walk-ins/walk-ups). Engagements were performed and disseminated: (1) through in-person engagements; (2) through cable, satellite, over-the-air broadcasting, online/internet broadcasting; and (3) through web viewing and listening online (e.g., via the project’s website).

2) **Informational and Educational Materials**

The project developed and produced informational and educational written and digital materials. Informational and educational materials included the following: (1) *project information sheet*; (2) *project self-promoting mailers*; (3) *educational and informational PowerPoint presentations*; (4) *consumer awareness brochures*; (5) *consumer alert pamphlet*; (6) *consumer alerts*; (7) *consumer awareness scam/fraud education videos*; (8) and *educational/informational public service announcement videos*. Each of these materials is described below.

(1) The *project information sheet* was used as a public/media relations resource to introduce and explain the project, as well as to highlight the assorted materials and various services produced and provided. The information sheet included a biographical section, a highlight of available materials and services, and a listing of contact information (including telephone, facsimile, e-mail address, and website address). The information sheet also includes a detailed explanation of the most popular materials and services currently available. A sample copy of the project information sheet is attached as Appendix “C”.

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(2) The *project mailers* were used to introduce and describe the project, as well as highlight the assorted materials and various services produced and provided by the project. The first mailer is a simple postcard with brief, specific highlights about the project and accompanying return contact information. The second mailer is a compilation mailer which includes the project information sheet, a sampling of the elder consumer awareness brochures and elder consumer alert pamphlet, and a business card with return contact information. Each mailer was sent to every senior center located inside the project’s identified geographical target area as listed on the Florida Department of Elder Affairs’ website and the Florida Association of Senior Centers’ website. A sample of a project mailer is attached as Appendix “D”.

(3) The *educational and informational PowerPoint presentations* were created and produced as a digital and/or visual means to convey the information to the viewing and listening audience. The PowerPoint presentations were customized to the viewing and listening audience (e.g., specific in-depth details for professional development audiences, general cursory reviews for community education audiences). Each PowerPoint presentation identified the topic or matter, explained how the topic or matter was germane, offered or provided poignant examples and anecdotes, and suggested steps that could be taken to help guard against or address potential risks and concerns. Topics highlighted by the PowerPoint presentations included: (1) price gouging, (2) charity fraud; (3) home repair fraud; (4) financial exploitation/financial abuse; (5) wills, powers-of-attorney, advance directive exploitation/undue influence; (6) healthcare scams/frauds; (7) person-in-need scam;
(8) tax season scams/frauds; and (9) legal/financial/trusts account scam. A sampling of PowerPoint presentations is attached as Appendix “E”.

(4) The consumer awareness brochures were intended to serve as a written means of informing and educating elder consumers about continually popular and relevant financial scams and frauds by providing general descriptions, explanations, and safeguards. These consumer awareness brochures were also intended to be used as handouts to compliment community education and professional development engagements.

The topics covered and addressed by the project through the use of elder consumer awareness brochures included: (1) identity theft awareness; (2) financial fraud awareness; (3) tax season scam awareness; and (4) disaster fraud awareness. A copy of each of the consumer awareness brochures is attached as Appendix “F”.

(5) The consumer alert pamphlet was intended to help elder consumers avoid becoming financial scam or fraud victims by providing general awareness and forewarning. As an alternative to the previously discussed brochures, the alert pamphlet was developed and produced in timely response to newly discovered and recently revived financial scams and frauds. The alert pamphlet served as a quick tool to spread the word about the scam or fraud and minimize victimization.

The project created one consumer alert pamphlet. The topic covered and addressed by the elder consumer alert pamphlet was the Person-in-Need Scam. The alert pamphlet explained how the scam occurred, what to do to help protect yourself from becoming a victim, and what to do if you suspect you may have become a victim. A copy of the consumer alert pamphlet is attached as Appendix “G”.
As an alternative to the previously discussed brochures and pamphlet, the consumer alerts were a single-sided sheet of paper containing written text that could be developed, published, and disseminated in immediate response to newly discovered and recently revived elder financial scams and frauds. The consumer alert article served as an instantaneous means to spread the word about the scam or fraud and minimize victimization.

The consumer alerts featured educational and instructional information regarding timely and current financial scams and frauds. Each consumer alert identified what the scam or fraud was about, explained how the scam or fraud is occurring, offered or provided examples of the scam or fraud if possible, and suggested steps that could be taken to help protect against and report such frauds and scams.

Topics highlighted by the consumer alerts included: (1) person-in-need scam; (2) swine flu e-mail phishing scam; (3) UPS/FedEx delivery failure e-mail phishing scam; (4) charity fraud scam; (5) work-at-home scam; (6) bad check scam; (7) oil spill disaster scams; (8) healthcare scams/frauds; (9) rebate/tax credit scams/frauds; (10) tax season scams/frauds; (11) legal/financial/trusts account scam; (12) service/repair scam; and (13) free credit report. A copy of each consumer alert article is attached as Appendix “H”.

The consumer awareness scam/fraud education videos were used to inform and educate elder consumers about continually important and relevant financial scams and frauds. The consumer awareness scam/fraud education videos were five separate and independent short (four to seven minute) vignettes. Each vignette contained scenes, scenarios, and information highlighting and explaining issues and concerns about the
specifically featured financial scam and fraud topic. Each vignette provided general
descriptions of the specifically featured scam and fraud topic, explanations of how the
specifically featured financial scams and frauds occur, and what safeguards elders can
use to help protect against becoming victims. The topics discussed and addressed
within the five vignettes included: (1) Identity Theft; (2) Investment Frauds; (3)
Communications Frauds; (4) Disaster Frauds; and (5) Medical Frauds. A
compilation DVD of the consumer awareness scam/fraud education videos is attached
as Appendix “I”.

(8) The informational/educational public service announcement videos were used to
encourage elder consumers to be proactive in their own financial awareness and
protection. Each video contained information explaining the featured financial issue
and highlighting general and specific concerns about the featured financial issue. The
videos were uniformly formatted to ensure the topic and information is introduced
and provided to the consumer in a similar and familiar manner.

The public service announcement videos were one compilation video, well as four
separate and independent videos. Topics discussed in the public service
announcement videos included: (1) Wills; (2) Powers of Attorney; (3) Advance
Directives; and (4) Familial Financial Exploitation and Abuse. The videos were to
inform viewers about each of these documents, highlight the importance and value of
each of these documents, and explain how and why these documents are used to
exploit and unduly influence. The compilation video, entitled “Protecting Personal,
Medical, and Financial Interests,” served more as a broad and general introduction
and review of the topics addressed. The four separate and independent videos served
as a detailed and in-depth review and discussion of the topics addresses. DVDs of the informational/educational public service announcement videos are attached as Appendix “J”.

Informational and educational materials were disseminated: (1) through in-person engagements; (2) via e-mail, U.S. mail, and FedEx in response to information and material requests; and (3) through web viewing, downloading, and printing online (e.g., via the project’s website).

3) **Community Education/Awareness Expo**

The project coordinated and hosted semi-annual Bay Area Elder Consumer Protection Expos. The expo provided individuals from the community with a “one-stop” opportunity to obtain materials and receive services concerning elder financial scam and fraud awareness and protection matters. Furthermore, the expo served as a key opportunity for various local, regional, state, and federal entities and agencies to come together at a centralized interactive community-oriented event to address individuals’ concerns about elder financial scam and fraud awareness and protection. The expo also included donated continental breakfast, free on-site shredding services, do-not-call/opt-out registration kiosks, free credit report kiosks, two free shredder door-prize give-a-ways, a tour of Stetson’s Eleazer “Elder Friendly” Courtroom, and a town-hall informational panel discussion with area experts within the field of consumer protection.

Also, the project coordinated and hosted three Elder Consumer Law Day events. The three law day events were each themed to coincide with current and relevant matters in the area of elder financial scam and fraud awareness and protection. Each law day event focused on new issues and concerns, while also reinforcing basic and general matters and
understanding. Based on the theme for each specific law day event, approximately 10 to 15 exhibitors germane to the theme were invited to exhibit during the one-and-a-half hour exhibit portion of the event. Additionally, appropriate individuals, entities, and agencies were specifically sought to individually or collaboratively present. The law day events topics included: (1) Shield Yourself from Financial Exploitation: Tax Season, Investment Opportunities, Consumer Scams and Frauds; (2) Protect Yourself from Financial Abuse: Family Issues, Preplanning, Legal Document Basics; and (3) Batten Down Against Disaster Frauds and Scams: Price Gouging, Home Repair, Insurance Concerns and Charity Fraud.

Each law day event offered and provided free direct consumer services, including free secure document shredding services, do-not-call/opt-out registration, and free credit reports. The events also included continental breakfast, boxed lunches, and several donated door-prize give-a-ways (e.g. fraud resistant pens, personal shredder).

Representatives from the following entities and organizations exhibited and/or presented at the expo and/or law day events (based upon completed and returned exhibitor/presenter forms): United States Postal Inspector Service; Area Agency on Aging of Pasco-Pinellas, Inc.; TRIAD of Pinellas, Inc (Seniors & Law Enforcement Together); Consumer Credit Counseling Services (CredAbility); Florida Department of Business & Professional Regulation (Division of Regulation; Division of Real Estate); Florida Department of Financial Services (Office of Financial Regulation; Office of Insurance Regulation); Florida Office of the Attorney General (Medicaid Fraud Control Unit; Seniors vs. Crime; Economic Crimes Division); Hillsborough County Consumer Protection Agency; Manatee County Sheriff’s Office; Pinellas County Department of Justice and Consumer Service; Office of U.S. Congressman C.W. Bill Young; Office of U.S. Senator Bill Nelson; Office of U.S.
Senator George LeMieux; AARP Florida; Adult Advocacy & Representation, Inc.; Aging Solutions/Office of the Public Guardian; Bay Area Legal Services (Lawyer Referral Services; Senior Advocacy Unit; Florida Senior Legal Helpline); CASA (Community Action Stops Abuse); A-Life Tribute Funeral Care (Family Services); St. Petersburg Neighborhood Housing Services, Inc.; Community Law Program; Community Law Program/Residential Mortgage Foreclosure Forum Organizing Committee; Florida Department of Children and Families’ Adult Protective Services; Florida Department of Elder Affairs, Long-term Care Ombudsman Program (Pinellas County); Gulf Coast Community Care/Adults Mentoring Children; Gulfcoast Legal Services; Neighborly Care Network, Pinellas Suncoast Transit Authority; Financial Planning Association of Tampa Bay; St. Petersburg Bar Association; Suncoast Center, Inc.; Florida Department of Agriculture Division of Consumer Services; and Better Business Bureau (West Florida); American Red Cross; Internal Revenue Service; Hillsborough County Department of Aging Services; Wells Fargo (Wealth Management & Security); Florida Lottery (Security Division).

Several preliminary matters were handled in preparation for and in advance of the events. Such preliminary matters included arranging host-location resources (e.g., rooms and accommodations, physical equipment, multimedia services, information technology services, public safety, traffic and parking). All secure shredding services were arranged for each of the three events. Student volunteers were solicited through local student organizations.

*Invitation to Exhibit/Request for Exhibitor* letters were sent to local, state, and federal entities and agencies. *Request for Support* letters were extended to local and regional community members and businesses. An advertising flyer was created and disseminated to all senior centers, public libraries, registered assisted and independent living facilities, local and state
elder services and consumer related agencies, and major media print and broadcasting outlets within the project’s identified geographical area. Additionally, news releases were distributed to all major media print and broadcasting outlets within the project’s identified geographical area. A sampling of these expo/law day event materials are attached as Appendix “K”.

The sessions for each of the three law day events were video recorded. The video recordings were then posted, upon waiver and release from the presenters, on the project’s website. By posting of the video recordings permitted the information and materials from the sessions to be viewable and accessible post-event and for the future by attendees and non-attendees alike. DVDs of the video recordings from each of the three Elder Consumer Law Day events is attached as Appendix “L”.

4) Statutory Update

The project researched and compiled comprehensive legislative and statutory information on adult protection statutes and elevated crime/age-based reclassification statutes for the fifty U.S. states, the District of Columbia, and all recognized U.S. territories.

Research and compilation entailed identifying and recording each entity’s adult protection statutes, elevated crime/age-based reclassification statutes, and consumer/financial protection statutes. Additionally, statutes were reviewed and monitored to track year-to-year and state-by-state trends, setbacks, and developments in the areas of adult protection, elevated crimes, and consumer/financial protection. The researched and compiled information included:

1. Identification of the entity’s publically available legislative website/statutory database.
2. Explanation of how to access each entity’s current legislative website/statutory database.

3. Compilation of each entity’s 2009 and 2010 applicable/relevant statutes (e.g., statutory number, statutory title, statutory language).

4. Identification of any additions/deletions/changes from the previous year.

5. Identification of any variation between each entity’s 2009 and 2010 statutes (e.g., new laws, repealed laws, amendments, revisions, modifications).

The work-product was compiled into spreadsheets. Each entity was listed as a separate spreadsheet. This format created a user-friendly and easily amendable database. The format also allowed for appropriate web conversion and online posting of the spreadsheets for greater accessibility and utilization by both the public and professionals.

5) Consumer Inquiry Assistance & Guidance

The project provided consumer assistance and guidance services. Services included receiving, reviewing, analyzing, and responding to consumer, financial, and legal-nature inquiries.

Inquiries were received from consumers at the local, state, national, and international levels. Inquiries were either submitted directly to the project or referred to the project by the National Center on Elder Abuse. Inquirers were provided a response with specific information and guidance with regard to the inquiry (e.g., referral to available legal or community assistance agencies, recommendation to contact the local or state lawyer referral services or entities, forwarding to the appropriate responsible regulatory agencies, etc.). No legal advice or representation was offered or provided.
Consumer assistance and guidance services were requested by electronic mail (e-mail), website/internet (online submission form), telephone, written correspondence, or in-person (walk-ins/walk-ups). Consumer assistance and guidance service responses were performed and disseminated: (1) live and in-person to walk-in/walk-up and telephone inquiries; (2) over the telephone to written and telephone inquiries; and (3) via e-mail, U.S. mail, and FedEx in response to written and telephone inquiries.

6) Website

The project developed and maintained a website of online content. The project’s website is available for viewing at: http://www.law.stetson.edu/elderconsumers. The website contained the following web pages and content:


2. *Financial Scam and Fraud Elder Awareness Project* – host/home page providing overview of the project.

3. *News and Alerts* – includes listing of consumer alert articles about timely and current financial scams and frauds.

4. *Events* – includes listing of all tentatively scheduled upcoming project engagements and events.

5. *Educational Brochures* – contains downloadable and viewable access to brochures and pamphlets.

6. *Multimedia* – educational videos, public service announcements, and news media segments (e.g., television, radio, webcasts, podcasts) may be viewed here.
7. Resources – allows access to reference materials, including who-to-contact lists and resource guides.

8. Personnel – includes professional biographies and contact information for personnel.

9. Statutory Update – allows access to the statutory update spreadsheets containing compiled legislative and statutory information on adult protection statutes, elevated crime/age-based reclassification statutes, and consumer protection statutes for all fifty U.S. states, the District of Columbia, and all recognized U.S. territories.

10. Consumer Inquiry – allows online submission consumer assistance and guidance services directly through the web via a direct input fill-in screen, providing access to consumers who may be without a telephone or e-mail account.

11. Contact Information – listing of all available contact information for the program and project, including telephone number, facsimile number, e-mail address, and mailing address.

C. Project Considerations

The project components highlighted above permit for easy adjustment, modification, and adaptation. As such, any replicating or duplicating project should tailor and customize these components as necessary to meet and achieve its own unique or distinctive goals and objectives. Specifically, the materials and services should be augmented to the project’s specific needs and requirements that best reach the localized area and best influence the targeted group about
current relevant matters. Accordingly, provided below are some important considerations regarding project materials, services, and overall project implementation.

- **Pave your own pathway** – The creation and availability of opportunities to provide presentations and disseminate materials is what supports and underlies the project’s goal and objectives. As such, it is important to get the word out about the project. The project should meet face-to-face with entities about supportive and collaborative efforts (e.g., local law enforcement, area aging service groups and elder resource networks, state agencies in charge of overseeing and regulating elder issues and concerns). The project should contact potential venues about the availability of materials and services (e.g., senior centers, city and county community centers, independent and assisted living facilities, senior residential communities, community and civic groups, professional groups). The project should mail information sheets and self-promoting flyers to area resources (e.g., city and county government, senior centers, community centers, public libraries, area aging service groups, elder resource networks).

- **Don’t be discouraged** – Promotion of the project and available materials and services is essential. However, it should be expected that this task could prove difficult. Some entities may be hesitant to use the project’s materials and services due to a lack of knowledge about the project (e.g., unsure of the project’s reputation, uncertain that the project may be a scam/fraud, weary that the project may be biased, fearful that the project may attempt to sell something). As such, it is important to reinforce the project’s underlying goal and objectives (e.g., informing, educating, and promoting awareness about elder financial scams and frauds). Additionally, it is important to stress the redeeming aspects about the project’s materials and services (e.g., unaffiliated, unbiased,
The project should provide the entity with the project information sheet to highlight what the project is and what the project does. Additionally, the entity should be referred to the project’s website. This allows the entity to do its own research and verify the project’s legitimacy. To reassure the entity about the project’s materials and services, samples of materials and examples of services should be offered and provided. Also, recommend that the entity contact the grantee to verify the project. Finally, the project should provide information about any supportive and collaborative efforts the project has with other local, state, or national entities.

- **Preparation is the key** – Project components must be approached with an understanding of the need to address early the steps necessary for success. As such, it is important to recognize that the success of any component of a project, whether materials or services, is only as good as the time and effort contributed to handling the planning and preparation matters. For example, the first step in conducting an engagement will be to determine the geographical area and the target population. Also, an analysis of the types of elder financial scams and frauds most often occurring within geographical area or most significantly impacting the target population must be identified. This will amount to a determination of the area’s and population’s most critical needs. Other necessary steps prior to any engagement include, scheduling and calendaring of the engagement (e.g., cross scheduling multiple engagements in the same area to efficiently and effectively capitalize any return on expended efforts, assets, and funds), identifying and determining the topic, establishing the best means of presentation (e.g., speech, Q&A, town hall, exhibit), producing the necessary support material (e.g., talking points, PowerPoint, visual aids, handouts, brochures, pamphlets, surveys), preparing quantities of materials
for each engagement, verifying and confirming engagement details (e.g., location, time, date, estimated attendance, audience demographics, presentation durations, equipment and resources on site), and determining and executing pre-engagement support and preparation components (e.g., developing and distributing flyers, notifying local media outlets, contacting collaborative entities to give notice of the engagement via word-of-mouth, all of this in an effort of self-promotion and joint-coordination to ultimately maximize knowledge of and attendance at the engagement to capitalize on project efforts and impact while in the local or regional area).

Likewise, the project will have to equally plan ahead when giving consideration to conducting events. For example, with the project’s expo/law day events, several preliminary matters were handled in preparation for and in advance of the actual event. Such preliminary matters included arranging host-location resources (e.g., rooms and accommodations, physical equipment, multimedia services, information technology services, public safety, traffic and parking). On-site shredding services were priced, compared, and procured for the day of the event. Student volunteers were solicited through local student organizations. Invitations to exhibit at the event were sent (e.g., mail, e-mail, website, telephone calls, media outlets) to community, local, state, and federal financial and consumer awareness and protection agencies and entities. Requests for donations and contributions were extended (e.g., mailed, hand-delivered, telephone calls) to local and regional community members and partners. An advertising flyer was created and disseminated to all state registered senior centers and independent living facilities within the project’s identified geographical area. Additionally, a news release was distributed to all print and broadcast media outlets printing and broadcasting within
the project’s identified geographical area. A sampling of these expo/law day event materials are attached as Appendix “K”. In the end, all of these preliminary matters were handled months in advance to the actual occurrence of the event. While this may be easier said than done (e.g., limited staff, limited resources, last minute requests for presentations or events), the same planning and preparation matters must be addressed in whatever time is available to ensure a smooth, coherent, and successful outcome.

- **You're only as good as your weakest link** – Garnering the opportunity to conduct and engagement is a major hurdle. As such, it is important to seek requests for engagements through collaborations, reputation, word-of-mouth, public relations outreach, and post-engagement follow-up. The project should request and seek referrals from local, state, and federal entities, as well as community and regional organizations. Additionally, the project should ask individuals having attended or entities having hosted prior engagements to recommend the project to other individuals and entities. Also, the project must proactively endorse its availability through the use of self-promoting mailers and issue-alerting media releases. Finally, the project should regularly follow-up after any engagement to emphasize the project’s willingness to return and the availability of additional topics. The result will hopefully be that the project is actively scheduled for regularly recurring subsequent successive engagements with that individual or entities.

- **Topicality** – Topic choice and selection can be daunting. The topics for the project’s engagements and events were determined and chosen to cover new, current, or trendy issues and concerns in the area of elder financial scam and fraud awareness and protection. The topics were selected from: (1) matters noted by local, state, or federal entities; (2) matters highlighted in the media; and (3) matters that occurring based upon
environmental conditions or social trends. For example, tax season scams were addressed from January through April. Likewise, because the project was located in Florida, disaster scams and frauds (e.g., price gouging, charity fraud, home repair fraud) were addressed from June through November (e.g., hurricane season). Similarly, with the passage of the healthcare reform legislation, the project increased speaking engagements covering health care related scams and frauds. As such, it is important to be aware that potential topics exist everywhere. In addition to using established entities for suggestions and guidance regarding potential new topics (e.g., Federal Trade Commission, Securities Exchange Commission, Federal Bureau of Investigation, state regulatory agencies, local law enforcement), it is equally important to follow what is happening in the here-and-now of day-to-day life. Scams and frauds often are twists on and spin-offs of legitimate and real-world issues, concerns, and matters. As such, watching or listening to the news, reading the paper, conversing with locals (e.g., individuals, social groups, civic groups, community/neighborhood associations), or talking with area professionals (e.g., law enforcement, community/regional/state agencies, elder service providers/coordinators), can spark ideas and result in suggestions about new, developing, or reoccurring issues, concerns, or matters. Moreover, because the project may be area specific or regional, the local public and professionals will have a better understanding of what is going on and what is at issue (e.g., scams and frauds, who is being targeted, how people are being victimized), as well as what is missing and what needs to be done (e.g., how to deter the scam or fraud, what to do to help inform and protect the people). All in all, it is about staying current and on point with topic choices and availability. However, do not forget that many topics are cyclical in nature and most
are simply new takes on an old scheme. As such, developing a topic library that can remain at the project’s disposal will ensure availability and topicality, as well as support the project’s future success and longevity.

- **Think outside of the box** – The issues and concerns presented in consumer assistance and guidance inquiries can vary greatly from one to another. Inquiries may be unclear or confusing on their face, may not include enough information, may be convoluted with superfluous information, may not clearly convey an issue or concern, or may have unrealistic expectations about available assistance or guidance. As such, it is important to maintain an adaptable and amendable attitude with approaching inquiries. Also, it is important to have a creative “thinking outside of the box” perspective with addressing inquiries. The project should always keep an open mind about what truly is at issue or concern with the inquirer, what will help best assist and guide the inquirer with obtaining recourse or resolution, and what other potential underlying matters may exist or could ultimately develop. This will allow the project to offer assistance and guidance regarding the inquirer’s direct issues and concerns, while also potentially proactively preempting future matters. Additionally, the project should always consider and provide every possible and available avenue of assistance and guidance when responding to an inquiry (e.g., personal, local, regional, state, national, social, civic, legal). This allows the project to provide realistic, useful, and effective assistance and guidance regarding the inquirer’s issues and concerns. For example, social help could include sending someone to the Better Business Bureau for merchant and business transactions. Alternatively, the state regulatory agency could be the resource for someone wanting to verify licensure or insurance concern. Likewise, if someone has credit card debt, the options could include
referral to credit debt services groups to assist with and address the financial debt, as well as recommending local social groups for personal counseling to assist with and address the underlying issues of why the individual got into debt in the first place. Finally if someone has a legal concern, the project should lead the individual to adequate resources to search for and obtain local and topical legal services, all the while taking into consideration whether the individual has sufficient funds to obtain legal help (e.g., state attorney’s or district attorney’s office, state office of the attorney general, state and local bar associations, public and private lawyer referral services, community legal aid groups offering low or no-cost representation). For example, with all criminal matters, inquirers should be advised to contact the local state attorney’s or district attorney’s office. Likewise, if the inquirer has a private civil elder law issue, the inquirer could be referred to the National Academy of Elder Law Attorneys’ lawyer referral service.

Once the project has taken into account all of these considerations, the provided response should be presented in order of relevance, importance, and likeliness to give the inquirer some resolve. It is imperative to keep in mind that no assumption can be or should be made about the issues or concerns, or about the inquirer’s knowledge and understanding. Because it is likely that few will have taken the time to truly research and review their issues and concerns, the majority of inquirers may require the most basic and general of assistance and guidance. In fact, most inquirers simply may not know where to start. However, remain mindful that including too many resources and references can possibly overwhelm and confuse the inquirer. Thus, the project should always use caution and due diligence to determine which resources to use and how to best present the
resources. This allows the project to be a better resource for and responder to consumer assistance and guidance inquiries.

- **No two snowflakes are the same** – Each U.S. state, district, and territory is unique and different in how they establish, define, and handle elder issues and concerns. For example, while conducting the project’s statutory updates of adult protection statutes, elevated crime statutes, and consumer protection statutes, it was observed that each entity not only used different terms, but defined similar terms differently. For instance, with regard to adult protection statutes, some entities used the term elder or senior, while other entities used the term older person or vulnerable adult. Furthermore, some U.S. states, districts, and territories organized their statutes in certain categories (e.g., civil, criminal, adult protection), while other entities’ statutes were organized more sporadically. An example of a state with organized statutes is Florida, which dedicates entire chapters and sections to cover and address specific statutory topics or categories (e.g., elevated crimes, adult protection). As such, it is important that the project become aware of terms and definitions important and relevant to the project in terms of developing, implementing and achieving the project’s goal and objectives. If the project is developing a brochure on guardianships, it is important to remain mindful that guardianships are also termed conservatorships in other states. And since elder individuals may be residents in one state and transient visitors of another state, terminology choice and usage can ultimately be very significant. Thus, regardless if word searching as part of a statutory update or drafting text for a new brochure, the project will need to develop universal words and phrases to use that meet the needs of the task, and goal and objectives of the project.
• **Variety is the spice of life** – Diversity of materials and services is important for providing a broad means for the public and professionals to access the project’s resources. Diversity of materials and services ultimately increases the potential for and likelihood of the public and professionals coming into contact with, using, and benefiting from the educational and informational content. For example, the project developed and produced many different types and forms of materials and services, including written materials (e.g., brochures, pamphlets, alerts, articles), verbal materials (e.g., speaking engagements, television and radio segments), and digital materials (e.g., PowerPoint, videos, webinar, podcast, website). The aspiration was to maximize the number of individuals who were made aware of and empowered about proactively preventing the occurrence of and responsively addressing the victimization resulting from elder financial scams and frauds. By creating a multitude of channels for individuals to come into contact with materials and services, and at the same time reinforcing the conveyance of the same information and content through different forms and mediums, the project has extended the potential reach and impact of its efforts.

• **Know your boundaries** – Any project should remain mindful of any limitations or restrictions with regard to the project’s funding, scope, and parameters. For example, since the scope of the project did not include the offering or providing of legal advice, legal services, or legal representations, the parameters of the project materials and services were limited and restricted accordingly. Project materials provided general information and knowledge. Project services provided general assistance and guidance. However, the project was not a legal clinic. Project funding, scope, and parameters did not include legal services or representation. It is imperative that any project clearly
identify, define, establish, and adhere to any such funding, scope, or parameter limitations or restrictions.

- *Don’t reinvent the wheel* – The project already produces and provides statutory update materials regarding adult protection statutes, elevated crime statutes, and consumer protection statutes inclusive of all fifty U.S. states, the District of Columbia, and all recognized U.S. territories. Likewise, the project already produces and provides consumer assistance and guidance services regarding general and legal financial and consumer issues. Because these specific materials and services are already offered and available, it may be unlikely that any replicating or duplicating project would need or desire to reproduce this particular component. However, replicating or duplicating projects may wish to use this component as a model to reproduce similar materials covering and addressing other alternative matters. Along those same lines, it is important to acknowledge and use already existing and available resources that are appropriate and adequate. If the already existing materials and services are sufficient, uniform use by all entities reduces the potential for conflict in message approach and conveyance. Furthermore, this allows the project to preserve funds and assets from being wasted on duplicative efforts. For example, the Federal Trade Commission already has an identified theme and approach for community education regarding identity theft (e.g., Deter, Detect, Defend: Avoid ID Theft). The project may find it appropriate to adopt, adapt, and apply the Federal Trade Commission’s theme and approach. Thus, if the Federal Trade Commission already sufficiently covers identity theft, the project can utilize resources on other less covered issues, concerns, or matters.
• **Spread the word** – It’s nice if the project develops and produces great materials and services. It’s better if those materials are actually provided to and used by the public and professionals. The project’s informational and educational materials and services were disseminated: (1) through engagements and events; (2) via e-mail, U.S. mail, and FedEx in response to requests; (3) by outside entities that obtained and used the project’s materials and services as a resource or reference; and (4) through online viewing, listening, downloading, and printing (e.g., via the project’s website). It is important to understand that dissemination of materials and services provides and promotes instant-use and take-with-you knowledge about the issues, concerns, and matters covered and addressed. Additionally, dissemination of materials and services enable and empower the public and professionals to be independently proactive and responsive, as well as individually seek and obtain additional and alternative information.

• **Keep it simple** – While the project does produce and provide materials and services for professionals, the project’s primary focus is the public (elders in particular). As such, it is important to design and format materials and services to and for the targeted group. This applies to and includes written, verbal, and digital materials. For example, the project’s elder consumer awareness brochures were color coordinated (e.g., red for identity theft awareness, green for financial fraud awareness, purple for tax season scam awareness, blue for disaster fraud awareness). Similarly, all of the project’s written and visual materials (e.g., brochures, pamphlets, alerts, videos, websites) were designed and styled to be elder-friendly by using simple designs, minimal graphics, plain color schemes, legible font styles, large font sizes, basic words, and general terminology. Also, each of the project’s brochures, pamphlets, and alerts followed a similar format,
essentially describing what the scam or fraud was, explaining how the scam or fraud occurred, suggesting what to do to help protect yourself from falling victim, and advising what to do if you become a victim. Additionally, the project’s website was also designed to be easily updated and amendable, to ensure information, materials, services and resources were and are always current, relevant, and accessible. Finally, the project’s videos went so far as to ensure that volunteer actors and actresses selected from local senior centers were demographically diverse and represented different senior age groups, genders, ethnicities, and socioeconomic levels. All of these choices and considerations regarding format and design are essential to ensuring ease and uniformity with providing information and conveying content to the public and professionals in a similar, familiar, and suitable manner.

- **Two plus two does equal four** – A comprehensive data collection method and an organized data compilation system is invaluable if a project wants to learn and grow. Moreover, data collection and compilation is one of the most efficient and effective methods of enumerating the overall success or failure of the project’s efforts with regard to the project’s goal and objectives. Data collection is important for several reasons. The data can indicate (through responses and critiques) the appropriateness of project’s efforts, the applicability of the project’s efforts, the effectiveness of project’s efforts. Additionally, data can indicate (through suggestions and recommendations) where the project’s efforts should be focused in terms of topics to be covered and addressed, approaches to be tried and implemented, and mediums to be used and applied. For example, the project used engagement surveys and event surveys as a major form of data collection to measure and monitor overall project development and success. The survey
responses provided feedback to gauge, among other things, whether an individual was directly helped, made aware, or influenced beneficially by the engagement or event, as well as whether the individual indirectly would change his or her behavior as a result of the engagement or event. Additionally, the survey responses provided an immediate determination about the efficiency and effectiveness of the engagement or event in terms of informing, educating, and ultimately influencing elder individuals about inherent dangers and risks associated with and resulting from financial scams and frauds. Finally, the survey responses were indicative of whether individuals viewed the engagement or event as useful and well received, as well as the project’s overall progress with forecasting engagements in terms of sustainability, long-term progression, and overall efficiency and effectiveness.

Surveys were distributed to all attendees at the start of the project’s in-person engagements and events. A writing utensil was also distributed to aid with attendee participation. Attendees were provided the opportunity to complete and return the survey at the end of the engagement or event. Any attendee’s decision to complete a survey was absolutely voluntary and completely anonymous (e.g., to encourage honest and truthful responses, to increase the likelihood and willingness to participate). The completed and returned surveys were documented in a summary format on a spreadsheet. A copy of the engagement survey is attached as Appendix “M”. A copy of the event survey is attached as Appendix “N”.

A survey is an invaluable tool for collecting feedback. However, certain steps should be taken to encourage the completion of surveys. The survey form should be user friendly. The print should be large enough for individuals to easily read, understand, and
respond to the questions or statements posed. The questions or statements should be simple, direct, and straightforward. While using fill-in-the-blank questions or statements is permissible, the use of multiple choice questions or statements (where answers are already provided) may result in more focused responses (e.g., finite answer pool). Also, using multiple choice questions or statements will expedite the completion and returning of the survey (e.g., quicker to read, quicker to answer). Additionally, using multiple choice questions or statements will help ease and expedite data collection and compilation. Keep in mind, a great alternative or twist on multiple choice questions or statements is the use of a numerical sliding scale system (e.g., on a scale of 1 to 10). However, with all of that being said, it is still important to include one or two open-ended questions for individuals to provide valuable input or feedback not represented or afforded through the multiple choice or numeric scale questions or statements.

Regardless of the system used, attendees will be more willing to complete the surveys if the surveys are short.

As an aside, other forms of data collection and compilation conducted by the project included documenting all engagement requests (e.g., how the request was received, the name and relevant/available affiliation/contact information of the requester, the date and location of the engagement, the topic and format of the engagement), documenting all inquiries and responses for assistance and guidance (e.g., originating source or referral of the inquiry, date and format of the inquiry, the name and relevant/available affiliation/contact information of the inquirer, general nature of the inquiry, date and format of the response, and a synopsis of the information provided in the response), and tracking all references and resources used in executing project
components and objects (e.g., event exhibitors, event service providers and contributors, contacted media outlets, area senior centers and independent living facilities, contacts with collaborative entities and agencies).

As a final note, transferring information from the data collection method to a compiled spreadsheet will simplify end of the year reporting by calculating the totals and providing an easy to read format. Periodically tabulating and updating the spreadsheet will minimize the amount of work required at the end of the reporting period. Furthermore, regularly compiling and reviewing the feedback will be useful for changing, adjusting, adapting and improving future project efforts.

- **Take into account outside variables** – The success or failure of any project effort can be influenced or impacted by outside factors such as location, venue, scheduling and time, and advertising. For example, one of the most important factors is the location of an event. Ideally, any event should be located where there is the availability of public transportation, ample parking, safe and secure environment, and easy access (e.g., elder friendly, close in proximity) to and from the venue. Similarly, the event should take place in a low traffic area (e.g., safe for pedestrians). Another question that must be answered is scheduling and timing. In general, engagements or events for elders should not be held at night. Many older persons have poorer vision and are reluctant or unable to drive at night. They also may have safety concerns that preclude their attendance at nighttime engagements or events. In addition a majority of elders have a tendency to have earlier bed times and are averse to evening engagements or events. As such, the project should focus on conducting engagements and events in the morning or at midday. Morning engagements and events will generally result in the highest attendance.
However, it should be kept in mind that morning and midday activities, especially those conducted for an extended period of time (e.g., more than two hours), will require additional consideration regarding accommodations for restrooms, comfortable seating, beverages, and food.

A successful location and the proper time selection will mean very little if elders are not aware of the engagement or event. As such, it is equally important to consider how to get the word out to potential participants. Just like any other product, proper advertisement is the key. There are many different forms that one may choose to advertise, such as word of mouth, flyers, mailers, community calendars, newspaper articles, television segments, and radio clips. However, word-of-mouth will be the most effective and least expensive form of advertising. In addition to advertising to motivate attendees and increase attendance, the turnout for an engagement or event can be increased and enhanced if there are perks for attending. For example, offering food (e.g., continental breakfast, box lunch), beverages (e.g., water, coffee, juice), and door prizes (e.g., fraud-proof pens, personal shredder) can all motivate attendees and enhance attendance. The fact remains that most people in general (including elders) enjoy getting something for free. Food, beverages, and door prizes can be part of the project’s budget, or such items can be solicited and obtained through the generous donations and contributions of local and regional community members and businesses. However, be sure that that any donations or contributions do not pose a bias or create a conflict of interest. Also, remember that the most effective door prizes relate in some way to the project, and event topic (e.g., personal shredders or fraud resistant pens for an indentify
theft engagement or event; flashlight or handheld radio for disaster fraud awareness engagement or event).

- **One-stop shopping** – Whenever conducting an engagement or event, saturation of the materials and services is essential. Any engagement or event can be enhanced through the utilization of multiple mediums (e.g. materials and services) to effectuate the informational and educational content. Accordingly, it is important to distribute materials and to provide services when conducting engagements and events. The probability of elders attending the engagement or event is increased, and the effect of the engagement or event is enhanced, if there are services rendered at the event. For example, the project’s expo and law day events utilized written materials, visual materials, digital materials, exhibitors, presenters, and a panel town hall discussion all about protecting financial and consumer interests. However, the expo and law day events went a step further by actually offering services to attendees. Services included secure shredding, obtaining a free credit report, registering for the do-not-call registry, and registering for the mailing opt-out list. It’s nice to tell elders and consumers what they need to do to help protect themselves. It’s better to help elders and consumers actually proactively protect themselves. Additionally, providing services increases the likelihood that more individuals will attend the engagement or event. The simple rule is that the more proactive and hands-on the engagement or event, the more likely that the engagement event will be attended and be useful.

D. **Conclusion**

The Financial Scam & Fraud Elder Awareness Project at Stetson University College of Law’s Center for Excellence in Elder Law is pleased to have produced and provided this
replication manual. Through the combining and streamlining of this project’s efforts with replicating and duplicating projects statewide and nationwide, our common purpose of informing and educating elders about elder financial scam and fraud awareness and protection will most certainly be enhanced and furthered. We hope that the content in this replication manual is found to be informative and useful. For additional information, or to discuss any of the materials and services highlighted in this replication manual, please feel free to contact us or visit our website.

Stetson University College of Law  
Center for Excellence in Elder Law  
Financial Scam & Fraud Elder Awareness Project  

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E-mail: elderconsumers@law.stetson.edu  
Web: http://www.law.stetson.edu/elderconsumers
Appendix
Appendix “A”

Redacted example of Project Cost Estimate
<table>
<thead>
<tr>
<th>Object Class Category</th>
<th>Federal Funds</th>
<th>Non-Federal Cash</th>
<th>Non-Federal In-Kind</th>
<th>TOTAL</th>
<th>Justification</th>
</tr>
</thead>
</table>
| Personnel             | $XXX,XXX      | $0               | $XX,XXX            | $XX,XXX | Project Director  
= 0.05 FTE @ $XXXXXX salary per year  = $XXXXXX  
($XXXXXX = Non-Federal Cash)  
Project Fellow  
= 1.00 FTE @ $XXXXXX salary per year.  = $XXXXXX  
($XXXXXX = Federal; $XXXXXX = Non-Federal Cash) |
| Fringe Benefits       | $XXX,XXX      | $0               | $X,XXX             | $XX,XXX | Project Director  
EAP, FICA Medicare, FICA Old Age,  
PPO Health Insurance, STD and TIAA/CREF  
= 24% of 0.05 FTE @ salary per year  = $XXXXXX  
($XXXXXX = Non-Federal Cash)  
Project Fellow  
EAP, FICA Medicare, FICA Old Age,  
PPO Health Insurance, STD and TIAA/CREF  
= 24% of 1.00 FTE @ salary per year  = $XXXXXX  
($XXXXXX = Federal; $XXXXXX = Non-Federal Cash) |
| Travel                | $XXX          | $0               | $XXX               | $X,XXX | State Travel  
Lodging: Average 2 nights × 1 person x $149 per night  
Per Diem: Average 3 days × 1 person x $59 per day  
Misc Trip Expenses (e.g. tolls, parking, etc.): $25 per trip  
Average two 3-day/2-night state trips  = $ XXXX  
($XXX = Federal; $XXX = Non-Federal Cash)  
TOTAL:  = $X,XXX |

2009-2010 Project Cost Estimate - Page 1
<table>
<thead>
<tr>
<th>Object Class Category</th>
<th>Federal Funds</th>
<th>Non-Federal Cash</th>
<th>Non-Federal In-Kind</th>
<th>TOTAL</th>
<th>Justification</th>
</tr>
</thead>
<tbody>
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<td>$0</td>
<td>$0</td>
<td>No equipment requested or included.</td>
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<td>Supplies</td>
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<td>$XXX</td>
<td>$X,XXX</td>
<td>Consumable Office Supplies for use by Project Fellow w/ producing and providing materials and services (paper, file folders, pens, business cards, stationary, envelopes, etc.) $100 per month average $ XXX = Federal; $ XXX = Non-Federal Cash</td>
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<tr>
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TOTAL: $X,XXX
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<th>Federal Funds</th>
<th>Non-Federal Cash</th>
<th>Non-Federal In-Kind</th>
<th>TOTAL</th>
<th>Justification</th>
</tr>
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</table>
| Other                 | $X,XXX       | $0              | $X,XXX             | $X,XXX| Portable Laptop for use by Project Fellow w/ producing and providing materials and services = $ X,XXX
($X,XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Portable Projector for use by Project Fellow in speeches/presentations = $ XXX
($XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Color Laser Printer for use by Project Fellow w/ producing and providing materials and services = $ X,XXX
($XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Replacement Toner for Color Laser Printer for use by Project Fellow w/ producing and providing materials and services = $ X,XXX
($XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Printing and Publication of written and visual materials (e.g. brochures, calendars, refrigerator magnets, door hanger cards, Replication Manuals, etc.) = $ X,XXX
($X,XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Costs for Services and Production of Elder Awareness Forum (e.g. shredding services, food/beverage services, facility/event costs, informational/promotional materials, etc.) = $ XXX
($XXX = Federal; $XXX = Non-Federal Cash) |
|                       |              |                 |                    |       | Local Travel = Mileage: Average 3 trips per month x 1 person Average 40 miles per trip x $0.55 per mile Average three drivable/local trips per month = $ XXX
($XXX = Federal; $XXX = Non-Federal Cash) |
<p>|                       |              |                 |                    |       | TOTAL: = $ X,XXX |</p>
<table>
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<tr>
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<th>Federal Funds</th>
<th>Non-Federal Cash</th>
<th>Non-Federal In-Kind</th>
<th>TOTAL</th>
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<td>$XX,XXX</td>
<td>42% of the indirect costs pursuant to applicant's current indirect cost rate agreement approved by the Department of Health and Human Services = $ XX,XXX (Please see Attachment “D”) $XX,XXX ÷ 1.42 × 42% = minimum of $XX,XXX $XX,XXX × 42% = maximum of $XX,XXX ($XX,XXX = Federal; $X,XXX = Non-Federal Cash) TOTAL: = $ XX,XXX</td>
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<tr>
<td>Total</td>
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<td>$0</td>
<td>$XX,XXX</td>
<td>$XXX,XXX</td>
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</table>

*includes $XX,XXX Non-Federal in-kind.
Appendix “B”

Sample copies of Written Articles
From the Director, Mr. Bart Banks

Aging Services strives to continue providing quality care and support services to all of our clients, in spite of budgetary challenges that are impacting local government. As a result of these reductions in revenue, we will be undertaking a variety of approaches in an effort to realize cost savings, such as printing this quarterly newsletter in black and white rather than color. We are committed to sharing information of relevance with our clients via the Senior Lifestyle newsletter and hope you enjoy this latest edition.

Bart Banks

Utilities Discounts for Seniors

Hillsborough County offers a senior citizen discount of 25% off the Solid Waste Disposal Assessment to homeowners over age 65 in unincorporated parts of Hillsborough. For more information or to request an application, call the Solid Waste Management Department at (813) 272-5680.

www.hillsboroughcounty.org/solidwaste/senior.cfm

The City of Tampa offers a residential discount for customers who are 65 years or older on their monthly refuse bill. Seniors must complete an application, which is available on the city’s website or by calling (813) 348-1111. The application must be notarized and proof of age is required. Refuse set out is limited to one can on each collection day of the week.

www.tampagov.net/dept_Solid_Waste/programs_and_services/Residential_Services/elderly_discounts.asp

Free home improvements are available to senior citizens 60 years and older on low, fixed incomes whose homes are in need of energy-related improvements. This program is a joint service offered by Tampa Electric and The Centre for Women. Contact Tampa Electric for more information at (813) 223-6800 or TDD (813) 228-4613.

www.tampaelectric.com/
“Hello, Grandmother? This is your grandson. I’m in trouble and need your help.”

As alarming as this situation may initially seem to a parent or grandparent, the recipient of such a call needs to stop and think before acting. Why? This upsetting call or e-mail may just be another one of the newest tactics used by scammers to con you and steal your money.

Referred to as the Family-in-Need Scam, it all starts with a telephone call or e-mail claiming that a family member or close friend is in trouble. Scammers claim to need immediate financial assistance in order to get them out of trouble. Scammers direct you not to tell anyone, claiming the situation is embarrassing and humiliating. The purpose of this is to keep you from contacting family members and other friends who may be able to protect you from the scam. Scammers also instruct you to send the money in such a way that they do not have to show any identification or verification to receive the funds, claiming this will more quickly resolve the situation. The purpose of this is to allow the scammers to cash the money order without anyone questioning their actions or checking their identity.

It is important to always remain cautious and think before you act. If you find yourself faced with this situation, the best safeguard is to immediately hang up the phone and call a relative, close friend, or other trusted individual to independently confirm the facts and the circumstances for yourself. Additionally, if the situation is false, contact local law enforcement to report the situation. After all, if a family member or close friend is really in trouble, the family member will appreciate you confirming and verifying the situation to ensure the family member receives help.

The foregoing consumer alert is provided by the Elder Consumer Protection Program at Stetson University College of Law’s Center for Excellence in Elder Law

To obtain additional information, visit the Elder Consumer Protection Program’s website at [www.law.stetson.edu/elderconsumers](http://www.law.stetson.edu/elderconsumers).

To inquire about available materials and services, or schedule a community education or professional development presentation, contact Slade V. Dukes via e-mail at elderconsumers@law.stetson.edu or by telephone at (727) 562-7888.

Aging in place can be done with style and grace

(ARA) - Aging in place - updating one's home to accommodate changing needs and abilities as one ages - doesn't have to mean sacrificing a home's style and decor. From attractive lighting designed to work well for aging eyes to barrier-free shower stalls that compete in beauty and practicality with what you might find in a luxury community for those 55 and older, plenty of home modifications now make it possible to age in place gracefully and stylishly.

Kitchens and baths are commonly the most challenging rooms in the house for people, like many seniors, with mobility issues. Updating these rooms can go a long way toward helping you stay in and enjoy your own home for as long as possible.

When renovating your bathroom, focus on the important elements, including low-level entryways, accessible grab bars, easy grip faucets and showers with safety screens. Other elements include safer, slip-resistant flooring; brighter, more flexible lighting; and safe access to the shower or bathtub.

**Walk in showers**

Stepping in and out of a tub or shower is one of the riskiest times for people with mobility challenges. Appropriately placed grab bars - now available in designer colors and textures - can help improve safety in these high-risk areas. The walk-in showers are a good option for wheelchair users or in rooms where a full-size tub is not practical.

**Flooring**

That tile floor that you adored in your 40s can be a slip hazard when you reach your 70s. In fact, any hard bathroom floor surface, such as linoleum, vinyl or tile can put you at increased risk of slipping and falling. Carpeting might be a better option, one that is slip resistant and warmer and softer on the feet. Many manufacturers now offer materials that are attractive and able to repel moisture.

**Lighting**

Aging eyes not only need more light to see, they need better quality light, especially at night. Avoid dim lighting; older eyes need several times more light than younger eyes to see well, experts say. Increase the amount of light in your bathroom and consider using naturally brighter bulbs like compact fluorescent bulbs, which are also energy-efficient.

*Courtesy of ARAcontent*
Tips for Healthy Snacking

Fruits make a good choice for snacks because they are naturally free of fat, sodium and cholesterol. Dried fruits like apricots and prunes are concentrated sources of nutrients and fiber. Eating 1/2 of a grapefruit provides 100% of the vitamin C you need for the day. To keep your body healthy, eat two or more servings of fruit each day.

Our bodies need protein to keep our immune systems healthy. By eating fish every week, you may reduce your risk of heart disease. A can of tuna fish can make a quick and easy snack that is high in protein. Canned sardines are a low cost source of high quality protein and calcium. To reduce the cost of eating protein, use plant sources like kidney beans and lentils.

You need two or more servings of dairy products each day. Milk, yogurt and cheese contain calcium, which helps prevent your bones from getting brittle. To fight osteoporosis, do weight-bearing exercises, like walking. One cup of milk contains about 25% of the calcium you need for the day. An ounce and a half of cheese has about the same amount of calcium as 8-ounces of milk.

You should eat six or more servings of grains daily. Grains are foods like bread, rice, cereal, pasta and tortillas. Whole grain crackers make a great snack with cheese or peanut butter. Pretzels are a low-fat snack. And remember to drink plenty of water to keep your body in good working order.

Help with Medicare Costs

With health care costs on the rise, Extra Help and Medicare Savings Programs offer help where it is needed most...in the wallet!

More than 90,000 Medicare beneficiaries in Florida may be eligible for Extra Help. For those who qualify, this program will help pay prescription drug costs for beneficiaries enrolled in a Medicare Part D plan. This can include drug plan premiums, deductibles and co-pays. Extra Help may save you up to $3,900 per year!

Many people may also be eligible for help paying their Medicare Part B premiums.

Can you use some Extra Help? To find out if you qualify and to get help with the application, call the Elder Helpline at 1-800-963-5337.

Free Tax Help

Who's Eligible

If your household income is $49,000 or less and you file an income tax return, you are eligible for free tax preparation.

Where To Go

Hillsborough County 2010 Tax Preparation sites hours of operation vary by site. Call to confirm dates and times that free tax help will be available. For more information about free income tax preparation locations in Pinellas and Hillsborough counties, call 2-1-1.

Older Americans Month 2010 ~ Age Strong! Live Long!

May is Older Americans Month—a tradition dating back to 1963 to honor the legacies and ongoing contributions of older Americans and support them as they enter the next stage in life. Hillsborough County Department of Aging Services is joining communities nationwide in celebrating this month with special activities and events.

This year's Older Americans Month theme—Age Strong! Live Long!—recognizes the diversity and vitality of today's older Americans who span three generations. They have lived through wars and hard times, as well as periods of unprecedented prosperity. They pioneered new technologies in medicine, communications and industry, while spearheading a cultural revolution that won equal rights for minorities, women and disabled Americans.

These remarkable achievements demonstrate the strength and character of older Americans, and underscore the debt of gratitude we owe to the generations that have given our society so much. But the contributions of older Americans are not only in the past. Older Americans are living longer and are more active than ever before. And with the aging of the baby boomer generation—the largest in our nation's history—America's senior population is expected to number 71.5 million by 2030.

While keeping the growing population of older Americans healthy and active will increase the demand for senior services, what is remarkable is the extent to which older Americans themselves are supporting each other. The annual commemoration of Older Americans Month is our opportunity to recognize the contributions of older citizens and join them in providing services and support that empower the elderly. Americans of all ages and backgrounds can volunteer with programs that improve health literacy, increase access to quality health services, offer food and nutrition services, provide financial and housing counseling, sponsor social activities and community engagement, and more. Contact the Retired and Senior Volunteer Program (RSVP) at (813) 276-2936 to find out what you can do to strengthen services for older Americans, this month and all year round.

(Calendal of Events on page 4)
Age Strong! Live Long! Calendar of Events

May 7, 2010
Seniors’ Day in the Park
MacFarlane Park
1700 N. MacDill Ave.
Tampa, FL 33607

May 20, 2010
Annual Elderly Affairs Day
Oak at Riverview Senior Center
101 E. Kirby St.
Tampa, FL 33604

May 21, 2010
Seniors’ Prom
Brandon Recreation Center
502 E. Sadie St.
Brandon, FL 33510

May 26, 2010
National Senior Health
and Fitness Day
Special Activities at All Senior Centers
En esta edición:

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- Ayuda con los impuestos................. 3
- Mes de las personas de la Tercera Edad.................. 3
- Eventos del mes de mayo.......................... 4

Reuniones de la Junta de Comisionados del Condado

Los comentarios del público siempre son bienvenidos en las reuniones regulares de la Junta de Comisionados del Condado de Hillsborough, incluyendo las reuniones sobre el presupuesto. Las reuniones regulares de la Junta están abiertas al público y usualmente se llevan a cabo los primeros y terceros miércoles de cada mes, comenzando a las 9 de la mañana.

Aquellos que quieren hablar tienen un límite de 3 minutos para expresarse.

Las oficinas y la sala de reuniones de los Comisionados están localizadas en el 2do piso del Centro de Gobierno, localizado en el 601 E. Kennedy Blvd. en el centro de la ciudad de Tampa.

Las fechas y horas para las siguientes reuniones públicas sobre el presupuesto han sido confirmadas:

- jueves 15 de julio del 2010 a las 6 pm, 2do piso, Sala de reuniones
- miércoles 15 de septiembre del 2010, 6 pm, 2do piso, Sala de reuniones
- jueves 23 de septiembre del 2010, 6 pm, 2do piso, Sala de reuniones
- ISI no puede estar presente en estas reuniones, puede comunicarse por escrito directamente con el Comisionado de su distrito.

Por correo:

Comisionados del Condado de Hillsborough
P.O. Box 1110
Tampa, FL 33601
Por Telefono: (813) 272-5660
TTY: (813) 301-7173

Mensaje del director, Sr. Bart Banks

El Departamento de Servicios a Personas de la Tercera Edad se esfuerza por continuar ofreciendo servicios de calidad y de apoyo a todos nuestros clientes, a pesar de los recortes presupuestarios que están impactando a todo el gobierno local. Como resultado de esta situación, estamos haciendo varios cambios con el fin de ahorrar y reducir gastos. Ejemplo de esto es que esta publicación la estará recibiendo en blanco y negro en vez del color. Estamos comprometidos en mantener a todos nuestros clientes informados a través de Estilos de Vida y esperamos disfruten de esta edición.

Bart Banks

Descuentos en servicios para personas de la Tercera Edad

El Condado de Hillsborough ofrece un descuento del 25% del recogido de desperdicios sólidos a los dueños de casas mayores de 65 años que viven en áreas no incorporadas del Condado de Hillsborough. Para más información y pedir una solicitud, llame al Departamento de Manejo de Desperdicios Sólidos al (813) 272-5680.

Puede visitar también la página de Internet:

www.hillsboroughcounty.org/solidwaste/senior.cfm

La Ciudad de Tampa ofrece un descuento residencial para personas de 65 años o más en su pago mensual de recogido de basura. Las personas deben llenar una solicitud que está disponible en la página de Internet de la ciudad o llamando al (813) 348-1111. La solicitud debe estar notarizada y se requiere una evidencia de su edad. El descuento está limitado a un recipiente por día de recolección a la semana. Visite la página de Internet:

www.tampagov.net/dept_Solid_Waste/programs_and_services/Residential_Services/elderly_discounts.asp

Servicios de mejoras a los hogares están disponibles para personas de 60 años o más, con ingresos bajos fijos que necesitan mejoras para ahorrar energía. Este programa es un esfuerzo conjunto de Tampa Electric and The Centre for Women. Llame a Tampa Electric para más información al (813) 223-0800 o TDD (813) 228-4613. Visite su página de Internet:

www.tampaelectric.com/
Hola. ¿Abuela? “Este es tu nieto. ¡Tengo problemas y necesito tu ayuda!”

Inicialmente, esta llamada creará alarma a un padre o abuelo. Pero quien reciba esta llamada debe pensar antes de actuar. ¿Por qué? Esta llamada de desesperación o un correo electrónico de estetipo es una de las nuevas tácticas que los delincuentes o chanchulleros están usando para robarles el dinero.

El llamado Engaño de la familia necesitada, comienza con una llamada telefónica diciendo que alguien de la familia o de un amigo está en dificultades y que necesitan ayuda económica de inmediato. Quien le llama también le dice que nadie debe saberlo porque es humillante o embarazoso. El propósito es precisamente evitar que usted llame a su familia o amigos que podrían protegerle de este engaño. También le dicen como enviar el dinero en una forma que necesite identificación para conseguir el mismo ni verificación de nombres, alegando que esta es la forma más rápida de recibir el dinero. El fin de esto es darle oportunidad al delincuente de poder cambiar y recibir el dinero sin que nadie le pregunte sobre sus acciones o quistes su identidad.

Es importante que usted sea cauteloso y piense antes de actuar. Si usted se encuentra en una situación como esta, lo mejor es colgar el teléfono inmediatamente y llamar a un familiar, amigo o conocido para obtener detalles sobre el asunto y revisar su veracidad. Además, si la información es falsa, debe avisar a las autoridades del orden público para que tomen cartas en el asunto. Después de todo, si un familiar o amigo cercano está en aprietos, esa persona apreciará que usted confirme la información para asegurarse que reciba la ayuda necesaria.

Esta alerta es provista por el Elder Consumer Protection Program en la Universidad Stetson University College of Law’s Center for Excellence in Elder Law.

Para obtener más información, visite la página de Internet del Programa de Protección al Consumidor de la Tercera Edad: www.law.stetson.edu/elderconsumers.

Para conseguir más información y materiales, o para una presentación en su facilidad, comuníquese con Slade V. Dukes por correo electrónico a elderconsumers@law.stetson.edu o por teléfono al (727) 562-7888.

Envejecer en el lugar correcto puede hacerse con elegancia...

(ARA) - Envejecer en el lugar correcto - hacer los cambios necesarios de acuerdo con sus necesidades y habilidades no tiene que sacrificar la elegancia y el decorado de su casa. Desde luces apropiadas para personas mayores y hermosas áreas para ducharse sin barreras, son elementos que podrá encontrar en cualquier comunidad de personas de 55 años o mayores, y hoy día, también puede hacerse en su casa para que pueda envejecer con estilo.

Las cocinas y los baños son las partes de la casa que más retos tienen en cuanto a estructura para las personas mayores. El ampliar los espacios de movimiento en estas partes les permitirá disfrutar mejor del ambiente de su casa. Cuando remodele su baño, preste atención a los elementos veraderamente importantes como accesos sin barreras, barras de sostén en áreas estratégicas, grifos de agua de fácil manejo y cubiertas de seguridad. Otros elementos incluyen, piso a prueba de resbaladuras, mejor alumbrado y fácil acceso a la ducha o bañera.

Duchas de entrada directa

Entrar o salir de la ducha representa una de las áreas de mayor riesgo para las personas mayores, sobre todo si tiene problemas de movilidad. Barras de agarre colocadas en lugares estratégicos, que ahora vienen de diferentes colores y tamaños, pueden mejorar la seguridad en áreas como la ducha. Las duchas de entrada directa son una buena opción para los que usan un sillón de ruedas o en habitaciones donde no es práctico tener una bañera.

El suelo de la casa

Ese suelo de loza que a usted tanto le gustaba cuando tenía 40 años podría representar un riesgo, ahora que está en los setentas. De hecho, cualquier superficie sólida en el suelo como la cerámica, el linóleo o vinilo, aumenta el riesgo de resbalarse o caerse. Una alfombra podría ser la mejor opción. Una alfombra que no resbale es mejor y da calor a los pies. Hay fabricantes que hacen alfombras que repelen la humedad y lucen muy bien.

Alumbrado

Los ojos de las personas mayores no solo necesitan mejor luz para ver, necesitan luz de mejor calidad, especialmente de noche. Evite las luces tenues, las personas mayores necesitan tres veces más luz que unos ojos jóvenes para ver bien, según dicen los expertos. Aumente la cantidad de luz en el baño y considere utilizar luces flourescentes, que son brillantes y ahorraran energía.

Cortesía de ARAcontent
Consejos para los “antojitos“ entre comidas
Las frutas son una buena alternativa entre comidas porque naturalmente están libres de colesterol, grasas y sodio. Frutas secas como melocotones y ciruelas son fuentes altamente concentradas de nutrientes y fibras. Comer 1/2 toronja le provee el 100% de la vitamina C que necesita en el día. Para mantenerse saludable. Ingiera dos o tres porciones de frutas todos los días.

Nuestros cuerpos necesitan proteínas para mantener el sistema inmunológico saludable. Comiendo pescado cada semana, usted puede reducir el riesgo de enfermedades del corazón. Una lata de atún puede ser una rápida y buena merienda alta en proteínas. Sardinas enlatadas son una buena fuente de proteínas y calcio. Para reducir el costo de comer muchas proteínas, utilice fuentes procedentes de plantas como las habichuelas y lentejas.

Usted necesita 2 o más porciones de productos lácteos diariamente. Leche, yogurt y queso contienen calcio, que ayuda a proteger los huesos. Para luchar contra la osteoporosis, haga ejercicios como caminar. Una taza de leche contiene el 25% de calcio necesario en un día. Una onza y media de queso contiene la misma cantidad de calcio que 8 onzas de leche.

Usted debe ingerir por lo menos 6 o más porciones de granos diarios. Alimentos como pan, arroz, cereal, pasta y tortillas contienen granos. Galletas de granos hacen una magnífica merienda con mantequilla de maní o queso. Los llamados “Pretzels” son una merienda bajo en grasas. También recuerde tomar suficiente agua para mantener su cuerpo en buen estado.

Ayuda con los costos de Medicare
Con el aumento en los costos de servicios de salud, el programa Extra Help y programas de ahorro en Medicare ofrecen ayuda donde más se necesita...en el bolsillo!

Más de 90,000 participantes del programa Medicare en Florida pueden ser elegibles para el programa Extra Help. Para aquellos que cualquiken, este programa ayudará a pagar los gastos de medicamentos para los inscritos en la parte D de Medicare. Esto puede incluir, primas, deducibles y copagos de medicamentos. ¡El programa Extra Help puede ahorrarle hasta $3,900 por año!

Muchos podrían ser elegibles también para ayudarle a pagar las primas de la parte B de Medicare.
¿Puede usted cualificar para el programa Extra Help? Para más información y llenar una solicitud, llame a la Línea de Ayuda al 1-800-963-5337.

Ayuda gratis con los impuestos
¿QUÉ ES ELEGIBLE?
Si los ingresos anuales de su casa son $49,000 o menos, usted es elegible para el programa de preparación de la planilla de impuestos gratis.
¿DÓNDE TENGO QUE IR?
Los lugares de preparación de planillas de impuestos 2010 del Condado de Hillsborough varían de lugar y horas de operación. Para información sobre lugares y horas de preparación de impuestos en los Condados de Pinellas y Hillsborough, llame al 2-1-1.

Mes de las personas de la Tercera Edad 2010 ~ ¡Fuerte en Edad! ¡Larga Vida!
Mayo es el mes de las Personas de la Tercera Edad en Estados Unidos. Esta es una tradición que viene celebrándose desde el 1963 para rendir homenaje al legado y las contribuciones de las personas de la Tercera Edad al pasar a esta etapa de su vida. El Departamento de Servicios a personas de la Tercera Edad del Condado de Hillsborough se une a comunidades en toda la nación para celebrar este mes con eventos y actividades especiales.

El tema de este año, ¡Fuerte en Edad! ¡Larga Vida! reconoce la diversidad y vitalidad de las personas de la Tercera Edad que proceden de hasta tres generaciones. Han sobrevivido guerras y tempestades, tiempos difíciles al igual que tiempos de prosperidad sin precedentes. Fueron pioneros en medicina, comunicaciones y en la industrialización, a la vez crearon una revolución cultural que ganó la igualdad para las minorías, mujeres y para las personas con impedimentos.

Estos logros demostraron la fuerza y el carácter de las personas de la Tercera Edad y a la vez se hace imperativo una expresión de gratitud que le debemos a estas generaciones de personas que tanto han aportado a la sociedad. Nuestras personas de la Tercera Edad están viviendo más tiempo y hoy día siguen siendo personas productivas. Con la llegada a la Tercera Edad de los llamados “baby boomers” (la generación más grande en la historia de nuestra nación), la población de estadounidenses de la Tercera Edad crecerá acercando 61,5 millones de personas para el año 2030.

El mantener a esta población saludable y activa representará un aumento en los servicios para estas personas, lo cual es significativo desde el punto de vista de personas de la Tercera Edad cuidando de ellos mismos. La conmemoración anual es una oportunidad para conocer las contribuciones de estas personas y el compromiso de unir esfuerzos en proveerles los servicios y el apoyo necesario para que su vida pueda continuar de forma productiva. Todos podemos ser voluntarios los diferentes programas para servir de orientadores de salud, servicios de salud, servicios de nutrición y alimentos, ayuda y consejería financiera y del hogar, auspiciar actividades sociales, relaciones con la comunidad y otros. Llame al Programa de Voluntariado para personas retiradas y el Programa para Personas de la tercera edad llamando al (813) 276-2936 para ver cómo usted puede ayudar, este mes y todo el año.

(Calendario de eventos en la página 4)
¡Fuerte en Edad! ¡Larga Vida!
Calendario de eventos

**7 de mayo del 2010**
Día en el parque, MacFarlane Park
1700 N. MacDill Ave.
Tampa, FL 33607

**20 de mayo del 2010**
Día anual de las personas de la Tercera Edad
Oak at Riverview Senior Center
101 E. Kirby St.
Tampa, FL 33604

**21 de mayo del 2010**
Seniors’ Prom
Brandon Recreation Center
502 E. Sadie St.
Brandon, FL 33510

**26 de mayo del 2010**
Día Nacional de la Salud y el Ejercicio
Habrá actividades especiales en todos los centros apra las personas de la Tercera Edad
ST. PETERSBURG TIMES

Want to comment on a business story? Write us at tampabay.com/

BUSINESS

Biz Q&A | Slade Dukes, Elder Consumer Protection fellow, Stetson law

Serious about seniors’ rights

BY ANNA PERN
Times Staff Writer

With the tough economic times and rising fraudulent activity, concern for seniors continues to grow.

Seniors often become targets for scams and sometimes find it difficult to navigate the increasingly technological world around them. To help seniors confront these and other challenges, Stetson University College of Law created the Elder Consumer Protection Program.

We asked Slade Dukes, 34, the Elder Consumer Protection fellow in the program, about the project and what it offers seniors in the Tampa Bay area.

Here are excerpts from that interview:

What is the Elder Consumer Protection Program?

In its seventh year of operation, the Elder Consumer Protection Program serves as a progressive educational and informational resource to both professionals and the public, on general and legal topics regarding current and developing matters in the area of elder consumer protection. The program, which is supported in part by state and federal funding, offers assorted materials and various services that promote and provide general knowledge, public awareness and assistance, and professional development and training.

What area does it serve?

In 2001, the program initiated a one-year, four-county pilot project known as the Financial Scan & Fraud Elder Awareness Project, serving Hillsborough, Pasco, Pinellas, and Manatee counties. The project's main objective is to decrease the occurrence of and minimize the potential for financial scams and similar violations among older individuals by advocating informational, educational, and educational materials and services. Continuation funding was granted in July 2010 to allow the program to continue for a second year and expand to include Siesta County.

What is your role in the program?

I serve as program fellow for the Elder Consumer Protection Program and project fellow for the Financial Scan & Fraud Elder Awareness Project.

What kinds of programs and services do you offer seniors?

The program and project provide and distribute various types of informational and educational materials and services about current and developing matters in the areas of consumer protection, and financial scam and fraud awareness. Materials and services include, but are not limited to:

• Conducting community education presentations and professional development presentations (topics change regularly to cover new, developing or recurring matters).
• Producing informational and educational written materials (brochures, handouts, flyers, alerts), digital materials (videos, public service announcements), and resources and reference guides (materials, agencies, and websites).
• Developing and hosting awareness expos which provide elder individuals with the opportunity to obtain materials and receive services promoting knowledge about current and developing matters in the area of consumer protection, and financial scam and fraud awareness.
• Providing consumer inquiry assistance and guidance at the community, local, state, and national levels with regard to the consumer’s inquiries about current and developing matters in the area of consumer protection, and financial scam and fraud awareness.

What kinds of information do you give seniors about avoiding fraud in a disaster such as a hurricane?

We would provide detailed information about current and developing scams and schemes commonly associated with a disaster, such as price gouging, home repair fraud, and charity fraud.

Provided information would include specific details and definitions about the scams and frauds, general facts on applicable and relevant statutory law and case law, ways of recognizing and identifying the scams and frauds, specific steps that one can take to help protect oneself from falling victim, and what to do if someone suspects they may have fallen victim to the scam or fraud.

Facts

Learn more

Contact the Elder Consumer Protection Program at (727) 854-6802 or e-mail at elderconsumers@law.stetson.edu or visit the Web at www.elderconsumers.stetson.edu.

How can a senior seeking help reach the program?

Individuals should feel free to contact us to obtain additional information relating to both the Elder Consumer Protection Program and the Financial Scan & Fraud Elder Awareness Project, to inquire about available materials and services, or to schedule a community education or professional development presentation.
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From the Director, Mr. Bart Banks

This fall season, we wish to remind you to be proactive about your health and safety. The previous issue of the Senior Lifestyle featured articles on how to be prepared for a hurricane, and this information is particularly relevant now that we are at the height of hurricane season, which ends November 30. Please make sure that you have stocked your hurricane supply kit with at least a seven-day supply of general and medical supplies.

Bart Banks

Research Study Participants Needed

The James A. Haley Veterans' Hospital is looking for participants for a research study titled Home Evaluation of Exit Barriers. The purpose of the study is to keep older adults with memory problems, such as Alzheimer's disease or dementia, safely at home by using door camouflages to prevent unsupervised exits and possibly wandering and getting lost. The study will investigate which of two exit barriers works best. The research study will be accepting participants through May of 2011.

• Persons over 60 who live at home with a caregiver are invited to participate in this study. Study participants are not required to be veterans.
• Each family (study participant and caregiver) will receive $50 compensation for participating in the study.
• Study participants may also keep the door camouflages for free if they find the equipment helps prevent unwanted exiting.
• The study is voluntary. It is possible that participants or caregivers will not like the installation of the unobtrusive study equipment. If you enroll, you are not obligated to continue and may withdraw at any time.
• The study is confidential and participant information will be protected.

To participate in the Home Evaluation of Exit Barriers study, contact Valerie Larson, Project Manager, at (813) 558-3934.

2010 Tampa Bay Senior Games

The 30th Annual Tampa Bay Senior Games will take place October 4–15, 2010. The Senior Games include competitions in many categories: Ballroom Dancing, Billiards, Bowling, Card Games, Dominoes, Golf ($15 extra), Pickle Ball, Swimming, Table Tennis, Tennis, Track & Field, and more. There's something for everyone (as long as you are 50 years or older).

The Registration Deadline is September 30, 2010. Registration fee is $20.00 and includes unlimited participation in games, a Senior Games T-shirt, a ticket to the Opening Ceremony with continental breakfast, to be held at the University Area Community Center, October 4 at 10 a.m., and a ticket to the Awards Banquet luncheon and dance, to be held at All People’s Life Center, October 15 at 12 p.m.

For more information, call Mary Clements Fowler at (813) 635-3519.

The registration form and a full list of events, times and locations are available at www.hillsboroughcounty.org/parks/
Protect Yourself From Healthcare Reform Fraud

Many people are confused about the laws and changes associated with recent healthcare reform. Unfortunately, scammers are using this confusion to take your money. There are several popular scams regarding healthcare reform you should be aware of:

• **New or Updated Health Insurance or Prescription Plans** – Scammers contact you about obtaining new or updating current health insurance or prescription plans. They claim that under healthcare reform, you must obtain or update your current health insurance or prescription plans. Scammers apply high-pressure tactics, insisting that your coverage is going to expire or that there is a limited open-enrollment period to take advantage of the offers. Most of the plans are fake, such as “ObamaCare.” The few legitimate plans either contain unnecessary coverage, or require high out-of-pocket premiums and fees.

• **Discount Health Insurance or Prescription Cards** – Scammers contact you offering discount medical plans or prescription cards. They claim that the discount plans and cards will provide similar or improved coverage, but with reduced out-of-pocket costs and expenses. Most of the discount plans and cards are fakes. The few legitimate plans and cards require high out-of-pocket premiums and fees, have few available providers, offer extremely limited benefits, or actually cover little to no services or medications.

• **Medicare and Social Security Benefit Verification** – Scammers contact you pretending to be with Medicare or the Social Security Administration. They claim that under healthcare reform, your personal information must be verified so that your benefits may be updated or so that a new benefits card may be issued. They ask you to provide or verify personal information, which they then use to commit identity theft.

So what can you do to help protect yourself from healthcare reform frauds and scams?

• Medicare and the Social Security Administration generally never contact individuals unsolicited. If someone calls you unsolicited, hang up and call back using a verified and trusted telephone number. (Medicare: 1-800-633-4227; Social Security: 1-800-772-1213)

• You should always be very cautious about giving out personal information, especially over the telephone or by e-mail. In fact, some scammers have started using technology that allows the caller ID or the e-mail address to look legitimate.

**cont.**

• If you are concerned about your health insurance or prescription plan coverage or costs, talk with your current provider about other available options. If you decide to change your plan, research and compare plan costs, services and coverage, and authorized providers.

The foregoing was written by Slade V. Dukes, Esq. on behalf of the Elder Consumer Protection Program and the Financial Scam & Fraud Elder Awareness Project at Stetson University College of Law’s Center for Excellence In Elder Law.

For additional information, please contact us through our website at www.law.stetson.edu/elderconsumers or by telephone at (727) 562-7888.

Wanted: a new generation of lifesavers

When she spotted the dying man, 17-year-old Desiree Rossi took action when no one else would. Although a crowd of adults surrounded the collapsed body near Desiree's bus stop in Pawtucket, R.I., they were frozen - but not her. Rossi ordered an adult to call 9-1-1 and then she started CPR. Paramedics arrived and took the man to a local hospital where he was stabilized.

"I couldn't believe that no one stepped in - that it took a 17-year-old kid to be the one to take action," says Rossi, who was trained in CPR just six months earlier at her high school. Rossi's story illustrates a huge obstacle to overcoming the dismal survival rates from sudden cardiac arrest: lack of bystander action. Less than 8 percent of victims who suffer cardiac arrest at home, at work or in other public places survive. Less than one-third of cardiac arrest victims get CPR from a bystander.

"Getting people to act when someone suffers sudden cardiac arrest is critical to the victim's survival," says Michael Sayre, M.D., chairman of the American Heart Association's Emergency Cardiovascular Care Committee. The American Heart Association is helping create the next generation of lifesavers at www.Bethebeat.heart.org, where teens can learn the basic skills of CPR and how to use an AED. Be the Beat features games, educational videos, quizzes and songs with 100 beats per minute (the correct rate for chest compressions when administering CPR).

The association recently simplified the steps of CPR with Hands-Only CPR. When a teen or an adult suddenly collapses, there are two easy steps: (1) Call 9-1-1; and (2) Push hard and fast on the center of the chest until professional help or an AED arrives. Getting formal CPR training is also easier than ever. Visit www.americanheart.org/CPR, or call 1-800-AHA-USA-1, to find a class in your neighborhood.

Courtesy of ARAcontent
Color Your Plate

**Nutrient**: The B Vitamins

**What is it for?**
- Makes red blood cells, which carry oxygen throughout your body
- May reduce risk for cardiovascular disease and strokes
- May reduce risk of breast and colon cancers

**Found in:**
- garden peas, spinach, turnip greens

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**Nutrient**: Vitamin C

**What is it for?**
- Keeps body tissues such as gums and muscles in good shape
- Involved in wound healing
- Helps to resist infection

**Found in:**
- apples, oranges, spinach, peach, tomatoes, pineapple, and sweet potatoes

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**Nutrient**: Vitamin A

**What is it for?**
- Plays a really big part in eyesight
- May also prevent some types of cancer
- Aids in growth and improve immune function

**Found in:**
- peach, sweet potato, broccoli, carrots, spinach

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Nutrient: Lycopene, Anthocyanin, Resveratrol

**What is it for?**
- May aid in reduced risk of cancer and heart disease

**Found in:**
- tomatoes, blackberry and red grapes

Farmers’ markets are the best place to find fresh, local produce. Visit this site to find the farmers’ market closest to you, [www.localharvest.org](http://www.localharvest.org)

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Volunteer Station Spotlight

The Retired and Senior Volunteer Program (RSVP) helps connect seniors with volunteer opportunities at more than 100 local non-profit agencies. We are highlighting The James A. Haley Veterans’ Hospital, which offers a variety of different ways you can volunteer.

For more information on how to become an RSVP volunteer and to receive a list of placement opportunities, call (813) 307-3625.

Since 1972, the James A. Haley Veterans’ Hospital (JAHVH) has been improving the health of the men and women who have so proudly served our nation. This hospital is the busiest of four polytrauma facilities in the nation. Services are available to more than 116,000 veterans living in a four-county area of Florida. JAHVH provides a myriad of services for veterans.

With the many services offered to the veterans, the JAHVH has many opportunities for volunteers to share their time with those so deserving, including:

- **Escort**—transporting patients to and from appointments
- **Feeders**—feeding patients at mealtime
- **Tram Shuttle Drivers**—driving golf cart shuttles from parking lots on the property (with uniforms provided)
- **Greeters**—directing patients and family, providing information (with training and uniform provided)
- **Surgery Waiting Room**—to listen and serve as liaison between operating room staff and family members, assist family with information, serve coffee and provide support
- **Evening/Weekend Volunteers**—feeding patients, assisting staff with errands and escorting, transporting patients to and from chapel services
- **Café VA Hosts**—Internet/Computer Café to serve refreshments, socialize with guests, and assist with computers if needed

If special events are your passion, they have many throughout the year where volunteers make their events sparkle: National Salute Week In February, Welcome Home in Mid-March; Make a Difference Day In October; and Christmas Gift Distribution during the holiday season. There are other opportunities at the busiest Veterans’ Hospital in the United States—so give them a call at (813) 972-7533 and find out how you can join Volunteer of the Year, Mo Dixon and our other RSVP volunteers helping those who have proudly served our country.
County Senior Centers Win National Accreditation

The highest national achievement for senior centers is national accreditation. Brandon and Town 'N Country have joined the national accreditation ranks of five other Florida Senior Centers and 90 in the nation, according to the Department of Elder Affairs. Awarded by the National Institute of Senior Centers, a unit of the National Council on Aging, accreditation requires a center to undergo a self-assessment process and a rigorous on and offsite peer review.

The process for achieving this milestone took approximately eight months, from October 2009 through June 2010. This remarkable accomplishment would not have been possible without the hard work and dedication of staff, volunteers and Advisory Councils. Aging Services plans to pursue accreditation for the remaining six senior centers, beginning with Wimauma and Ruskin.

What Does Adult Day Care Offer?

Aging Services' Senior Centers and the Adult Day Care Program continues to offer valuable services to seniors and caregivers.

Our eight Senior Center locations have something for everyone.

Are you an active senior?
Senior Centers offer opportunities to make friends, go on field trips, take basic computer training, or get fit through Zumba and other fitness classes.

Do you need respite care for a frail loved one?
Adult Day Care provides structured activities in a safe and comforting environment, supervised by caring staff. Volunteers are always needed, and are rewarded through their experience by sharing their time and special talents at each of our senior centers.

To find out more, call (813) 272-6261.
We are currently accepting applications.
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Nota del Director, Sr. Bart Banks

En este otoño, queremos recordarle e invitarle a ser proactivo sobre su salud y seguridad. La edición anterior de Estilos de Vida incluyó artículos sobre preparación contra huracanes y esta información es importante ahora que estamos en el pico de la temporada, que termina el 30 de noviembre. Asegúrese de que tiene sus materiales contra huracanes listos y, por lo menos, suficientes medicamentos y productos médicos necesarios para unos siete días.

Bart Banks

Se solicitan participantes para un estudio


* Las personas mayores de 60 años que viven en sus casas con una persona que los cuida pueden participar en este estudio. No se requiere ser veterano para participar.

* Cada familia (el participante y la persona que cuida de la misma) recibirá $50 cada una por participar en el estudio.

* Los participantes también podrán quedarse con los camuflajes de puertas gratis, si piensan que les puede servir en su casa para evitar que la persona que cuida pueda salir de la casa.

* El estudio es voluntario. Es posible que a los participantes y/o a las personas que cuidan de estos no les guste la instalación de equipo de estudios discreto. Si usted se inscribe y no desea continuar participando del estudio, puede retirarse en cualquier momento.

* Este estudio es confidencial y la información de los participantes estará protegida.

Para participar en el proyecto Home Evaluation of Exit Barriers, llame a Valerie Larson al (813) 558-3934.

Los Tampa Bay Senior Games del 2010

La trigésima edición del evento anual Tampa Bay Senior Games se llevará a cabo del 4-15 de octubre del 2010. Estos juegos incluyen competencias en varias disciplinas: baile de salón, billar (pool), juegos de naipes o barajas, juego de bolos o bolliche, juegos de tarjetas de mesa, dominos, Golf ($15 extra), pickle ball, natación, tenis de mesa, tenis, pista y campo y otros. Hay disciplinas para todos (siempre y cuando el participante sea mayor de 50 años).

La fecha límite para inscribirse es el 30 de septiembre del 2010. El cargo de Inscripción es de $20.00. Incluye la camiseta oficial de los juegos, un boleto de entrada a la Ceremonia Inaugural con desayuno, que se llevará a cabo en el University Area Community Center, el 4 de octubre del 2010 a las 10:00 a.m. y un boleto para participar en el almuerzo y baile de premiación, que se llevará a cabo el 15 de octubre del 2010 en el All People's Life Center a las 12:00 p.m.

Para más información, llame a Mary Clements Fowler al (813) 635-3519.

La solicitud de inscripción y una lista completa de todos los eventos, horas y lugares en la página de Internet www.hillsboroughcounty.org/parks/.
Protéjase del fraude de la Reforma de Salud

Muchas personas están confundidas con las leyes y cambios asociados con la reciente reforma de salud. Desafortunadamente, personas mal intencionadas están aprovechándose de esta confusión para robarle a usted sus dinero. Hay varias formas de engaño relacionadas con la reforma de salud:

- Programas de nuevos seguros o de medicinas o programas renovados – Los timadores se comunican con usted para informarle sobre cómo obtener seguros o actualizaciones de su seguro existente, diciéndole que es algo que usted tiene que tener. Ellos dicen que bajo la reforma de salud, usted debe comprar o mejorar su plan de salud o medicinas. Los timadores usan tácticas poderosas de engaño, insistiendo en que si su seguro no cambia, podría perderlo todo y que la cantidad de personas que podrán obtener seguro adicional es limitada. Muchos de estos planes son falsos como el llamado “ObamaCare.” Estos contienen una cubierta muy limitada o innecesaria y requiere que se paguen unas primas altísimas por adelantado.

- Tarjetas de descuento de seguros y medicamentos – Los timadores se comunican con usted ofreciéndole tarjetas de descuento para planes médicos y/o medicinas. Alegan que estas tarjetas proveerán cubierta adicional o mejorada con descuentos en sus pagos. La mayoría de estos reclamos son falsos. Las pocas tarjetas que existen requieren unos co-pagos altísimos y otros gastos que se pagan por adelantado. La realidad es que son pocos los que hacen esto de forma legítima, y solo ofrecen una cubierta limitada o cubren poco o casi ningún medicamento.

- Verificación de beneficios de Medicare y del Seguro Social – Los timadores le llamarán diciendo que son representantes del Medicare o de la Administración del Seguro Social. Alegarán que bajo la reforma de salud, su información personal debe ser verificada para que sus beneficios puedan ser actualizados y que se le pueda enviar una nueva tarjeta. Le solicitan a usted la revisión de su información, la cual usan para cometer robo de identidad.

¿Qué puede hacer usted para protegerse de fraude y engaños relacionados con la reforma de salud?

- Ni Medicare ni el Seguro Social se comunican con las personas sin aviso. Si alguien le llama sin avisar, cuelgue y llame utilizando el número correcto para verificar la veracidad de la llamada a los siguientes teléfonos: (Medicare: 1-800-633-4227; Seguro Social: 1-800-772-1213)

- Usted debe tener mucho cuidado al ofrecer información personal; mucho más si es por teléfono o por correo electrónico. De hecho, los timadores han comenzado a utilizar tecnología que permite ver que la información en el identificador de llamadas y el correo electrónico parezca legítima.

continuación...

- Si usted está preocupado por su cubierta de salud y sus costos, llame a su proveedor de salud sobre otras opciones. Si decide cambiar de plan de salud, investigue bien los costos, servicio y cubierta, además de los proveedores autorizados.

Este artículo fue escrito por Slade V. Dukes, Esq. de parte del Elder Consumer Protection Program y el proyecto Financial Scam & Fraud Elder Awareness del Colegio de Leyes, Centro para la excelencia de leyes para las personas mayores de Stetson University.

Para más información visite la página http://www.law.stetson.edu/elderconsumers o llame al (727) 562-7888.

Se busca: una nueva generación de salvavidas

Cuando vio que el hombre se estaba muriendo, la niña Desiree Rossi de 17 años decidió actuar cuando nadie más pudo. Aunque había una gran cantidad de público alrededor del cuerpo en la parada de autobuses de Desiree en Pawtucket, R.I., todos se quedaron mirando. Pero ella no. Rossi le ordenó a una persona que llamara al 9-1-1 y comenzó a aplicar resucitación cardiopulmonar. Los paramédicos llegaron y llevaron al hombre a un hospital local donde fue estabilizado.

"No puedo creer que nadie haya intervenido. Tuve que depender de una niña de 17 años que tomó acción," dijo Rossi, que se entrenó en resucitación cardiopulmonar (CPR, RCP en español) hace 6 meses en su escuela. La historia de Rossi ilustra un obstáculo que debe superarse para aumentar las posibilidades de supervivencia de las personas con problemas cardíacos: la falta de acción por parte de las personas. Menos del 8% de las víctimas que sufren ataques cardíacos en su casa o en la calle, sobreviven. Menos de una tercera parte de las personas que sufren ataques cardíacos recibe RCP por parte de alguien en la calle.

"Hacer que las personas actúen cuando algo así sucede es crítico para la supervivencia del paciente," dijo el Dr. Michael Sayre, presidente del Comité de Cuidado de Emergencia de la Asociación Americana del Corazón. La Asociación está tratando de crear la nueva generación de salvavidas a través de la página www.Bethebeat.heart.org. Aquí los jóvenes pueden aprender las funciones básicas de RCP y cómo utilizar un Defibrilador automático externo (AED). El programa Be the Beat contiene juegos, videos educacionales, exámenes y canciones con 100 latidos por minuto (la cifra correcta de latidos del corazón cuando se administra RCP).

La Asociación simplificó los pasos para dar RCP con el método Hands-Only CPR. Cuando una persona se cae al suelo de pronto, siga estos 2 pasos: (1) Llame al 9-1-1 y (2) Empuje fuerte y rápido el centro del pecho hasta que sienta ayuda o un AED. Entrenarse en RCP es muy fácil. Visite: www.americanheart.org/CPR, o llame al 1-800-AHA-USA-1, para asistir a una clase en su comunidad.

Cortesía de ARAcontent
¡Póngale Color a su plato!

**Nutriente**

**Las vitaminas B**

¿Para qué sirven?
- Estimulan la producción de células rojas que llevan oxígeno al cuerpo.
- Pueden reducir el riesgo de problemas cardiovasculares y derrames.
- Pueden reducir el riesgo de cáncer de seno y de colon.

¿Dónde se encuentra?: guisantes, espinacas, yuca.

**Nutriente**

**Vitamina C**

¿Para qué sirve?
- Mantiene la piel y los músculos en buen estado.
- Ayuda a sanar las heridas.
- Ayuda a resistir las infecciones.

¿Dónde se encuentra?: manzanas, naranjas, espinacas, melocotones, tomates, piñas, batata.

**Nutriente**

**Vitamina A**

¿Para qué sirve?
- Importante para la visión.
- Puede prevenir algunos tipos de cáncer.
- Ayuda al crecimiento y el sistema inmunológico del cuerpo.

¿Dónde se encuentra?: melocotones, batatas, brécol, papas.

Los mercados de frutas y vegetales son los mejores lugares para obtener producto local y fresco. Para encontrar el mercado más cercano a su casa visite la página www.localtharvest.org.

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**El trabajo voluntario**

El Programa de Voluntarios Mayores y Retirados (Retired and Senior Volunteer Program, RSVP) ayuda a orientar a las personas de la tercera edad sobre oportunidades de voluntariado con más de 100 agencias sin fines de lucro locales. Hoy dedicamos el espacio al Hospital de Veteranos James A. Haley que ofrece una variedad de oportunidades para servir como voluntario. Para más información y cómo convertirse en voluntario del RSVP o para recibir una lista de oportunidades de voluntariado, llame al (813) 276-2936.

Desde 1972, el Hospital de Veteranos James A. Haley se ha dedicado a mejorar la salud de los hombres y mujeres que orgullosamente han servido a esta nación. El hospital es uno de los cuatro centros de tratamiento de múltiples traumas en el país. Se proveen servicios a más de 116,000 veteranos residentes en 4 condados de Florida. El hospital provee una gran cantidad de servicios a los veteranos.

Debido a la gran cantidad de servicios que ofrece el Hospital de Veteranos James A. Haley, surgen a la vez, muchas oportunidades para que usted ofrezca su tiempo como voluntario y ayudar a quienes tanto lo merecen. Entre los servicios voluntarios están:

- escolta—transportar a los pacientes a sus citas
- personal alimenticio—ayudar a darle comida a los pacientes a su hora.
- conductores dentro del estacionamiento—manejar carritos de golf en el estacionamiento para facilitarle a los pacientes el acceso al hospital (Se provee uniforme,)
- recepción—recibir y dirigir a los pacientes y familiares a las diferentes áreas del hospital (se provee entrenamiento y uniforme)
- sala de espera de cirugía—para escuchar y servir de enlace entre el personal de la sala de operaciones y los miembros de la familia, para ayudar con información, servir café y proveer apoyo
- apoyo nocturno y fines de semana— para ayudar a acompañar a pacientes, alimentarlos, ayudar con mandados del personal y transportar a los pacientes a la capilla.
- anfitriones del Café VA —Café con Internet/Computadoras, servir refrescos socializar con los visitantes y asistir con las computadoras si fuera ser necesario.

Si le gustan los eventos especiales, hay muchos que se llevan a cabo durante el año donde los voluntarios sobresalen: Semana del Saludo Nacional en febrero, evento Bienvenida a Casa que se celebra a mediados de marzo, Día de hacer la diferencia en octubre y la distribución de regalos de Navidad en diciembre. Hay otras oportunidades en el hospital de veteranos de mayor movimiento en los Estados Unidos, así es que llame al (813) 972-7533 y pregunte cómo puede unirse al Voluntario del Año Mo Dixon y otros voluntarios que han servido con orgullo a nuestro país.
Centros Reciben acreditación nacional

El mayor reconocimiento para un centro es ser reconocido nacionalmente. Los centros de Brandon y Town ‘N Country se han unido a otros cinco centros en Florida y a unos 90 en la nación, de acuerdo con el Departamento de Asuntos de las personas de la Tercera Edad. La acreditación, otorgada por el National Institute of Senior Centers, una unidad del National Council on Aging, requiere que el centro pase por un proceso riguroso de auto evaluación, revisión e inspección.

El proceso para obtener esta acreditación tomó unos 8 meses, desde octubre del 2009 hasta junio del 2010. Este gran logro no se hubiera logrado sin el trabajo y la dedicación del personal, los voluntarios y los Consejos Asesores. Le hacemos un agradecimiento especial a Claudia Walton por dirigir los esfuerzos de acreditación y a Julie Vaccaro y Lori Radice por trabajar tan diligentemente con Claudia y su personal. El Departamento de Servicios a las Personas de la Tercera Edad planifica buscar la acreditación de los demás centros, comenzando con los de Wimauma y Ruskin.

¿Qué ofrecen los centro de cuidado diurnos?

Los centros de servicio a las personas de la Tercera Edad y el Programa de Cuidado Diurno continúa ofreciendo importantes servicios a las personas de la tercera edad y a los que cuidan de ellos.

Nuestros 8 centros tienen de todo para todos.

¿Es usted una persona de la tercera edad activa?

Los centros ofrecen un magnífico lugar para hacer amistades, ir a paseos, aprender computadoras y hacer ejercicio o participar de cursos como el de Zumba.

¿Necesita usted un respiro del cuidado de un ser en delicado estado de salud?

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August 10, 2010

Daily Q&A: What does it mean to deposit money with the court during a contractor dispute?
By Ivan Penn, Times Staff Writer

I'm unfamiliar with the idea of "depositing money" for contracting services with the court. Can you explain how a consumer would do that? - Helmut Pescador, Tampa

How or whether a consumer deposits money with the courts depends on the type of dispute.

The most common instances are vehicle repair disputes, improper towing of a vehicle, and landlord/tenant disputes.

Slade Dukes, elder consumer protection fellow at Stetson University College of Law, says depositing with the court (or depositing a bond) is usually done because a party is holding property the consumer wants released or access to.

There are different legal processes to handle the different kinds of deposits.

For example, for a vehicle repair, the consumer would go to the county clerk and obtain a bond to release a possessory lien claimed by a motor vehicle shop. In good faith, the consumer deposits the disputed amount (along with any required fees) and in turn receives a certificate to obtain the vehicle.

The repair shop has 60 days to file a lawsuit to recover the bond or it automatically returns to the consumer. If a lawsuit is filed, then the court will decide based on the evidence.

Question for the Consumer's Edge? Send it to ipenn@sptimes.com [ipenn@sptimes.com?subject=daily qa] or twitter.com/consumers_edge. [http://twitter.com/consumers_edge] Questions are answered only in this daily feature.

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Crimes against seniors turn ugly

By St. Augustine Record
Created 2010-06-13 00:00
In one case, victim fleeced out of $100K

DEIRDRE CONNER

There was a time when Mary Lindsey's trusting nature and fading sight led her to believe a contractor's promise that everything was going to be fine.

"My philosophy," she said, "used to be, 'Three strikes and you're out.'"

No more.

Lindsey, 66, has gone totally blind since the January 2009 fire devastated her Westside Jacksonville home. But she doesn't need her eyes to see that things have gone horribly awry.

Where a contractor promised new replacement appliances, there is an old, cracked stove and an aging refrigerator. Where she believed there were improvements to her backyard, the old fence still stands and her pool is filled with construction debris. Where she thought she was financially stable if not comfortable, she now finds herself out more than $100,000.

And although advocates call her case extreme, they also believe that there could be more and more seniors who, like Lindsey, are falling victim to fraud and scams. Yet there have never been more resources to help seniors avoid them or get help if they do have a problem.

It's just a matter of finding them before it's too late.

In the last year, at least two new local programs have started up to help seniors stay safe or react to fraud and scams after they happen: One is the Consumer Protection division of ElderSource, the area's agency on aging, as well as Seniors vs. Crime, started by the Attorney General's Office and based in Jacksonville Sheriff's Office substations.

ElderSource is seeing an uptick in calls about scams, said Linda Levin, its executive director.

"I'm not sure if it's the economy, or people are more aware, being more careful, or coming out about it more in terms of being victimized," she said.
More education and awareness could be prompting those increased calls, but the Jacksonville Sheriff's Office has not noticed an increase in economic crimes against seniors, said Sgt. Robert Turner, who oversees the Economic Crimes Unit. Still, despite increased efforts to get the word out, the message doesn't reach everyone.

"A lot of seniors are embarrassed to call the police," he said.

For Lindsey, it was more a matter of pride. She didn't want to ask for help reading the fine print, despite her failing vision.

"I'm from the old school," she said. "You do what you can for yourself."

Now, she wishes others would learn her lesson.

"People should not be scared to ask," she said. "Don't wait 'til it gets to the point where you're going to lose everything."

Slade Dukes, the Elder Consumer Protection Fellow at Stetson University's law school, said that's a common problem.

"When I worked at the Attorney General's Office, we had a hard time to get people to come forward," he said. "They wanted to wait for their return, they didn't want to believe they had been taken."

And, Dukes said, once someone's money has been taken, it's often spent -- and hard to get back.

Dukes said the economy is just one of many events that can cause an increase in economic crimes, such as scam artists and cases of family exploitation.

For Mary Lindsey, there is now a glimmer of hope in the 18-month-long ordeal that left her with incomplete home repairs and facing foreclosure after she signed one too many papers at the request of a contractor.

Her daughter and son-in-law have arrived to help. And after a well-placed call to ElderSource, she is getting legal help as well as help from volunteers from the community who heard her story.

When a crew arrived to bring a new hot water heater this week, Lindsey's face turned toward the door, suddenly alight. With them came the promise of the first hot shower in her own home (previously, she and her family had to heat water on the broken stove for baths).

"Is that the gas man?" she said. "Hallelujah. Thank you, Lord."

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Source URL: http://staugustine.com/news/local-news/2010-08-12/crimes-against-seniors-turn-ugly
First Coast seniors get more help to avoid scams

New programs offer assistance to those in need of protection from fraud and scams.

Posted: August 12, 2010 - 11:03pm

By Delia Conner

There was a time when Mary Lindsey's trusting nature and failing sight led her to believe a contractor's promise that everything was going to be fine.

"My philosophy," she said, "used to be, 'Three strikes and you're out.'"

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And, Dukes said, once someone's money has been taken, it's often spent - and hard to get back.

Dukes said the economy is just one of many factors that can cause an increase in economic crimes, such as scam artists and cases of family exploitation.
- No investment is risk-free.
- Make certain you fully understand the transaction and never be afraid to ask for more time or help interpreting financial documents.
- Check out the company at the Better Business Bureau at www.bbb.org.

Online scams
- Research the company, confirm the parties' name, address and phone number.
- Check to see if the website is secure. Secure websites begin with https:// or they have a picture of a lock icon on the page.
- Do not open e-mail attachments unless you know the sender well.

Telemarketing scams
- Register with the National Do Not Call Registry by going to www.donotcall.gov or calling (888) 382-1222.
- Require written information by mail.
- Do not allow telemarketers or their representatives to come to your house to pick up the money.

Identity theft
- Routinely monitor your financial accounts and billing statements.
- Use a shredder to destroy bills.
- Request a copy of your free credit report annually by going to www.annualcreditreport.com or calling (877) 322-8228.
- Don't give out your social security number unless you are sure it is a legitimate need and will be protected.

Contracting and home repair
- Get at least three written estimates, recommendations and references.
- Verify the contractor's insurance coverage.
- Get a written contract detailing the work, timetable, warranties and price.
- Do not agree to proceed if there is no way of verifying the information.

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deedre.conner@jacksonville.com, (904) 369-4504

Comments (3)

Amoral Unethical Degenerates
|15, Dutchman 09/13/10 - 01:57 am |

It is my opinion that conning/exploiting old folks is a hell of a business...abusing children. I hope our intrepid DA pulls out the legal stops in pursuing these slimes and sends them to prison for long maximum sentences. I personally would like to bring back hanging or stoning for such rotten, weary widows of sin.

Mr. President, the only thing I want you to re-distribute is my Work Ethic....
Downturn, confusion lead to health coverage scams

BY EVAN WILLIAMS
www.FloridaWeekly.com

State regulators targeted health insurance scams earlier this year after reports that the confusion surrounding the new health care legislation, and rising unemployment, led to an increasing number of fraudulent or worthless plans being sold.

A survey of 50 states, including Florida, by the nonprofit Coalition Against Insurance Fraud, found that bogus health coverage grew faster than any other insurance scam in the country last year.

That led to the Florida Office of Insurance Regulation in February issuing cease and desist orders to 12 firms for selling worthless health insurance products to about 2,500 Floridians. The fraudsters often used "mass marketing" sales strategies, including unsolicited e-mails, phone calls, TV ads, signs tacked to telephone poles and high-pressure sales pitches.

"When there's a dip in the economy, when you have people losing jobs and therefore losing their insurance coverage, you will see unscrupulous individuals try to take advantage of that situation," said Dennis Jay, executive director of the Coalition.

Some companies in Florida used the names of legitimate health insurance companies, such as Aetna, to lure consumers into websites, a spokeswoman said.

"Basically what we do is we issue a cease and desist request from our legal staff and generally they will remove us from their websites," said Susan Millerick, a spokeswoman for Aetna. "It doesn't preclude them from opening up under a new URL, shorty thereafter."

Mr. Jay called Florida "probably one of the worst in the country" for bogus health and medical plans, but applauded regulators' aggressive stance toward scofflaws. He said the scams have "cooled off" because of the state's efforts, and because the health-care legislation is months behind us.

At the time, he said, fraudsters sold bogus medical coverage called "CLM-icare," which in some cases they told consumers the federal government required them to buy.

Seth V. Dukes, a former attorney with the Florida Office of the Attorney General's Economic Crimes Division, and program fellow for the Elder Consumer Protection Program at Stetson University College of Law, said bogus

SEE FRAUD, A14

AS INSIDE: Florida Weekly will turn the world of health insurance on its ear.

BABY BOOMER SEX

BOOMERS IN THE AFTERMATH OF THE SEXUAL REVOLUTION

BY ROGER WILLIAMS
www.FloridaWeekly.com

Let's talk.

But I have a question.

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"It's just a cartoon."

"But I really thought--"

"It's not real.""
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FRAUD
From page 1

Health coverage scams are cyclical. "We'll probably see an increase in
these scams heading into October and the
(Insurance) renewal season," he said, add-
ing, "Fraudsters are smart and they watch
the news. Anytime there's some change,
question or uncertainty they're going to
play upon that."

He warns against scammers who say
they're from the Social Security or Medi-
care office, because some have technology
that allows them to show up on a
caller ID. But those agencies almost never
contact consumers out of the blue.

Bogus health plans often have a "too
good to be true" quality, he said, and sales-
men might rush through providing infor-
mation and try to have you sign up on the
spot.

"It's really a buyer-beware situation,"
said Nisa Busharah-Ashley, a spokeswoman
for the Department of Financial Services.

Firms that sell health insurance are
required by law to be registered with the
Florida Department of Financial Services,
and there are more than 700 of them. But
even if they registered, it doesn't mean
their plans offer value to
all consumers.

"They'll be something that looks and
smells like a health plan but it's only a
discuss product," said Ms. Millerick of
Anora. "You might get 50 or 5 percent
off a doctor's visit or medication but
you wouldn't be getting insurance. It's not
something you'd want to have if you were
sick and needed medical care." 19

HOW DO I LOVE THEE?
LET ME COUNT THE WAYS...

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Seniors target their own in investment scams
By LYDA LONGA, Staff writer

Advanced age, vulnerability and sometimes loneliness makes senior citizens targets of scams, but lately the tricksters themselves are getting older and they're gaining the trust of older victims, some of whom are cheated out of their life savings.

Experts say gray-haired con artists may have watched their own investments dwindle, and now — having outlived their savings — need money to survive.

"They're trying to get money back to live out their golden years," said Slade Dukes, the Elder Consumer Protection fellow at Stetson University College of Law in Gulfport.

"There could be many seniors that have to turn to criminal activity because of losing their savings."

On the victims' side, Doug Beach, executive director of the Council on Aging of Volusia, says seniors are prime targets for scams simply because they tend to have savings.

But according to a report published in The Wall Street Journal, after a certain age the elderly also tend to lose their edge when it comes to investments.

The report cites research from a Harvard University economist who said most peoples' financial decision-making abilities peak at age 53. After age 70, that ability plummets.

Cases around the U.S. show older people's life savings being pilfered by those in their own age bracket. In one, federal officials say a New Smyrna Beach woman was a victim.

The suspect, 73-year-old Albert Edward Gilner, also of New Smyrna Beach, was arrested twice last year on charges of wire fraud, mail fraud and money laundering, according to federal indictments.

The first arrest was by the U.S. Postal Inspector in Kentucky; the second by the U.S. Attorney's Office in Massachusetts. The two agencies named Canadian Randy Bochinski as Gilner's co-conspirator, records show.

Gilner could not be reached for this story; however, several months ago he vehemently denied his involvement in any schemes to defraud elderly investors.

Authorities say Gilner — who goes by "Alen" — convinced clients to invest in illegitimate companies by promising them high returns on their investments at a faster rate. The returns never materialized.

Gilner is accused of recruiting U.S.-based investors, especially friends and acquaintances in Florida. Some of those investors filed complaints with the New Smyrna Beach and Rockledge police departments.

Since his latest arrest on Dec. 17, Gilner was placed on an electronic monitor after he posted a $25,000 security bond, said Brandy Donini-Melenson, a spokeswoman with the U.S. Attorney's Office in Boston.

Donini-Melenson said Gilner is scheduled to appear in Boston federal court Jan. 18. Bochinski was arrested in British Columbia on June 3 and is awaiting extradition to the U.S.

One of Gilner's targets — 88-year-old Ella McKeevey of Lexington, Ky., and New Smyrna Beach — lost more than $500,000 to him between 2004 and 2008, the Kentucky indictment says.

At least three other people in complaints filed with New Smyrna Beach and Rockledge police also said they were cheated out of thousands of dollars by Gilner in the past few years.

One man said he and his wife lost most of their life savings through investments administered by Gilner — $106,000 — and are now preparing to live off Social Security, court records show.

A woman who answered the telephone at Gilner's home last week said the real story about him will come out and he will be acquitted.

One of the simplest ways to prevent such horror stories, according to the Wall Street Journal report, is for elderly people to consult with trusted, younger family members or friends before making any life-changing financial decisions.

Beach, of the Council on Aging, said his agency, in conjunction with others in the area, also offers classes and information addressing scams against seniors.

Anyone with questions on classes or information regarding scams against the elderly can call the Council on Aging, 386-253-4700.

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Advocate for the Elderly

It's not exactly the career path he envisioned, but Slade V. Dukes is ‘glad it worked out this way.’

Motivation is never a problem for Slade V. Dukes. Every day, he hears stories of elderly Floridians being scammed, and the stories make him angry. His job heading up two elder consumer protection programs housed at the Stetson University College of Law in Gulfport enables him to do something about it.

“There are so many scammers, fraudsters and perpetrators out there spending their 9-to-5 trying to abuse, neglect and exploit the elderly,” Dukes says. “I get to spend my 9-to-5 trying to help fix, combat and protect against all those possible wrongs.”

Dukes, 35, came about his job indirectly. After graduating from Stetson’s law school in 2004, he got a job working for the Florida Attorney General’s economic crimes division, where he worked on cases involving false and deceptive trade practices, fraud, racketeering and price gouging. Later, he went to work for a consulting firm in Tallahassee, advising cities and counties on funding issues. After that, he joined a Tallahassee law firm and did a lot of government work. He seemed on track for a career in advocacy, which he focused on in law school, or politics, which he studied at the University of Florida. He liked what he was doing, but he missed Tampa Bay, where he lived during law school.

“I needed to make a decision,” he says. “I work very hard five days a week. I want my two days off to be very nice and to be spent where I want them to be.”

When he heard about the opening at Stetson to head up the Elder Consumer Protection Program and the Financial Scam and Fraud Elder Awareness Project, Dukes saw opportunity to both expand the programs and live where he wanted to live. In the three years since, Dukes has become one of the state’s most prominent consumer advocates for the elderly.

Since August 2009, Dukes has made more than 120 speeches around the state to both seniors and professionals who come in contact with seniors, from law enforcement to lawyers. Dukes also organizes consumer expos, where seniors attend seminars and learn how to avoid being scammed. He also gets more than 120 calls a year from scammed seniors seeking help or others with consumer questions. Among the most common problems seniors are facing are charity fraud, identity theft, tax scams, get-rich-quick investment schemes and home repair scams, including being pressured to buy a new roof or install a water-softening system. Healthcare fraud has become another hot topic, with seniors getting phone calls from scammers seeking to confuse them and induce them to purchase worthless insurance plans.

“We tell them if their problem is a legal issue or not a legal issue, whether they need an attorney and whether there’s a social program that can assist them,” Dukes says. “We’re not allowed to legally represent them, to be their attorney, because we’re federally and state funded, but we can look and go, ‘There are legal issues here’ and we’ll send them to an attorney.”

The elder programs only have one full-time employee — Dukes — but he gets help from Stetson law school interns and students, who can earn pro bono hours by volunteering. He gets his funding through a variety of grants and typically gets by on a $100,000 annual budget.

Dukes, who says he “not above begging” for money to expand the programs, says he “had no idea” he would ever have a job in elder law, but he’s glad it worked out this way.

“The letters I get, the thank you notes — I get stacks of them — it’s motivation to keep doing it,” he says. “I like being able to put my head down on my pillow at night and know I’ve done good.”
Watch out for tax season scams
By Ivan Penn, Times Staff Writer

Nothing could be more troubling when you’re dealing with your taxes than getting hit by a scam artist purporting to help you deal with Uncle Sam.

But year after year, money-grabbing deals, schemes and scams pop up. And seniors and disadvantaged people often become the targets of unnecessary offerings.

"This is the time of year the fraud artists come out of the woodwork," said Dave Bruns, a spokesman for AARP of Florida.

Just know that you don’t have to fall prey to the greedy - in particular, those who charge exorbitant fees to do your taxes and file them.

There are a number of programs benefitting low-income people and seniors that are legitimate - and free.

AARP offers a free service to help, dubbed Tax Aide. Last year, some 230,000 tax filers in Florida took advantage of the program with the help of 3,200 Internal Revenue Service volunteers at 300 sites. Nationally, some 35,000 volunteers participate in the program, which began 42 years ago.

Local IRS offices also can assist with your tax filing, though you might get stuck in a crowded office or need to schedule an appointment.

"Sometimes it's not easy or convenient," said Slade Dukes, program fellow for the Elder Consumer Protection Program at Stetson University College of Law. "But there are a lot of subsidized ones that can help."

Dukes' program offers free seminars for seniors, including one on Jan. 25 called Shield Yourself from Financial Exploitation: Tax Season, Investment Opportunities, Consumer Scams and Fraud.

The program offers advice from consumer experts, AARP and other programs to help guard the public.

It is important to be sure that those who help you with your taxes know what they're doing because IRS investigators look at the name on the return, not any third parties who assisted with filing the forms.

"Once you sign your name at the bottom, you will always be responsible," Dukes said.

So here's the Edge:

• Check the AARP's Tax Aide program. The program will help you locate a site with IRS-trained volunteers who can help with your taxes. Visit: http://www.aarp.org/money/taxes/aarp_taxaide/ or call 1-866-595-7678.

• Avoid the "fly-by-night" tax assistance programs at the mall. Dukes said many of these pop-up programs charge fees that consumers don’t need to pay.
* File a complaint if you believe you have been cheated. The U.S. Treasury Department investigates schemes aimed at defrauding taxpayers. Visit www.tigta.gov or call 1-800-366-4484.

Ivan Penn can be reached at ipenn@sptimes.com or (727) 892-2332. Follow him on Twitter at www.twitter.com/Consumers_Edge and find The Consumer's Edge on Facebook.

St. Petersburg Times
Seeking help with your taxes? Watch out for scams.

Nothing could be more troubling when you're dealing with your taxes than getting hit by a scam artist purporting to help you deal with Uncle Sam.

But year after year, money-grabbing deals, schemes and scams pop up. And seniors and disadvantaged people often become the targets of mail and phone pitches, and sometimes, live-in con artists.

"This is the time of year the fraudsters come out of the woodwork," said Gale Frady, a spokesman for AARP of Florida.

Just knowing you don't have to fill out the paperwork is partly what makes people vulnerable, Frady said. Older people who don't have computers or access to the Internet don't know how to handle paperwork or know who to call.

It is important to be sure that those who help you with your taxes know what they're doing. Most tax preparation fees are 20% or less of the total cost of services. But sometimes the fees are much higher.

"You should always shop around," Frady said.

AARP offers a number of services designed to help seniors prepare their taxes. These services are free and include volunteer tax preparers, a tax software program that can be downloaded online and a list of reputable tax preparers.

AARP also offers a free tax preparation program through its website, AARP Tax….
Elderly residents warned of old scam with new twist

By CYNTHIA ROLDAN
Palm Beach Post Staff Writer

Updated: 11:01 a.m. Wednesday, March 9, 2011
Posted: 8:55 p.m. Tuesday, March 8, 2011

An FBI agent called to say that the company you've been wiring money to in Jamaica with the intent of doubling your lottery winnings is accusing you of money laundering.

As you contemplate incarceration, the agent explains that wiring money to a lawyer or a bondsman will prevent your arrest - but you must do so right away.

It's a new twist on the familiar lottery scam. After initially paying out thousands, the victim is taken again.

And it's happening more often to seniors in Palm Beach County, local law enforcement officials and advocates for the elderly say.

The elderly have always been a favorite target of South Florida scammers, but this latest fraud could balloon out of control because the money is sent to another country, making it, and the scammers, hard to track down, officials fear.

Boynton Beach police Detective Sgt. Mike Vail likes to call these "first-offender scams," because scammers convince victims that a "first offense" can be easily solved.

But no court authority would ask a person to wire money for a bond, Vail said, adding, "If I get a warrant, I'm not going to call the person. We're just going to go get them."

Mary Jones of the Aging Resource Center in West Palm Beach said it seems like more of the county's elderly residents have fallen victim to the scam lately.

Jones said she processes an average of 400 new victims a month. The state doesn't keep a tally of these types of scams, but judging by her workload, Jones thinks there is a spike.

The elderly victims "are getting very desperate" for ways to earn more money, she said. "It's really reflective of our economy."

The elderly tend to fall prey because they often have access to cash. Moreover, Jones said, scammers know "what buttons to push" to get it.

The "family-in-need" scam is usually the first one officials cite.

Jones, whose nonprofit agency works closely with the state Department of Elder Affairs, shared the story of an elderly Palm Beach County woman who received a phone call from a man posing as her grandson. He claimed to be in jail in Canada and needed money for bail, but said the money had to be wired to a bondsman in the Caribbean.

Jones said the woman rushed to the bank, withdrew money and transferred it. Although the clerk tried to tell her that it didn't make sense for the bondsman to be in the Caribbean, the woman demanded the money be wired.

When she called her grandson to confirm the money transfer, he had no idea what she was talking about, Jones said.

When money is transferred out of the country it's very difficult to track down, she said.

Slade Dukes, a fellow in the Elder Consumer Protection program at Stetson University law school, said scammers know what to say to "motivate elders into taking action."

He told of a Florida man who received a phone call that his grandson had been involved in a bet and lost. If the grandson didn't pay $5,000, men would shatter his kneecaps. The grandfather was instructed to drive to a nearby restaurant with the money, walk to a specific phone booth and wait for a call. After waiting for a call that never came, he returned to his car to find his $5,000 gone.

"When he called, his grandson had no idea what was going on," Dukes said. "Technology makes it very easy to get information that makes the story believable."

He said social networking sites and those that detail lineage give scammers access to relatives' names, making targeted scams easier.

To prevent becoming an easy target, he advises an elderly person receiving calls for money just hang up. "You should never act until you verify," he said. "If they contacted you for a reason, you should be able to call them back."

Vail adds that if the scammer is talking about an arrest, the person should call local law enforcement. If an arrest is indeed imminent, the victim's name will pop up in their system.

Scammers "do a hard pitch," he said. "Instead of getting wrapped up in the moment, step back and think."

And experts agree: If you didn't ask for it, you shouldn't be getting it.

"Nothing is free," Jones said. "You just don't win a million dollars."

Find this article at:
Local men charged in Alabama looting

By PARADISE AFSHAR
pafshar@bradenton.com

MANATEE — In the aftermath of the tornadoes that devastated Alabama last week, about 20 people have been arrested for looting in the affected areas, according to Sgt. Jack Self of the Jefferson County, Ala., Sheriff’s Office.

Among those are Christopher Don Elmore, 36, of Bradenton, and Sarasota residents Anthony Dale Haislip, 31, Jon Robert Berube, 24, and Christopher Bryant Ramsey, 21.

"I cannot pretend to understand the mentality of someone that would pray on these storm victims," Self said. "Perhaps they believe it is an easy way to make money and no one will miss the items they take."

The foursome were caught after a witness approached a deputy at about noon Monday to report the four were taking property from houses and loading it into their truck, a media release said. The witness then gave deputies a description of the vehicle and the suspects; they were arrested a short time later.

The witness reported that the men were posing as contractors who were there to help in the relief effort, Self said.

They were found with stolen property from victims' homes, as well as materials being used by electricity workers to repair damaged lines, the report said. A guitar was also recovered that has not been linked to the owner yet.

In the wake of the storms, the Jefferson County Sheriff's Office Street Crime Unit has been working with other agencies and the U.S. Marshals Service in an anti-looting campaign.

They've established checkpoints at entrances to damaged areas to make sure those entering have a legitimate reason to be there, Self said. In some areas, they are issuing permits to people to allow them to remain in the areas and those without permits are escorted out.

Each of the men have been charged with third-degree burglary, two counts of theft of property and possession of burglary tools, two counts of theft of property and possession of burglary tools. They are currently in custody on $200,000 bonds. In addition, Haislip was also charged with possession of Oxycontin, and was being held on $250,000 bond.

In Florida, such crimes are fairly common anytime there is a disaster, such as a major storm, hurricane or a situation that would warrant charity fraud, according to Slade Dukas, a program administrator at Stetson University College of Law.

"It plays upon people's emotions," Dukes said.

He recommends people verify the person offering services is valid by not only checking his or her license, but verifying it with agencies such as the Better Business Bureau.

"Call and get estimates, don't go with the first person who shows up because you don't know if they are altruistic or predatory."

He also recommends consumers should make sure the job is done in full and to their satisfaction before paying in full.

"Try to get a contract, even in the wake of a natural disaster you should still get multiple estimates and a contract," Dukes said.
The breakdown in the social fabric of an area following a disaster is a contributing factor to the looting of an area, according to Spencer Eth, director of forensic psychiatry at the University of Miami.

"Those are often crimes of opportunity," he said. "In a place where the usual social rules are broken down, people who are prone to doing that, who have that propensity, are much more likely to do it under those circumstances."

In this case the Jefferson County Sheriff's Office is working with judges and the district attorney's office to ensure looters are dealt with harshly, Self said.

"I can tell you," he said, "that it takes a lowly individual to steal from someone who has had everything taken from them by these storms."

Scamming the elderly

By Dr. Peter A. Wah
June 1, 2011 | 0 comments

"Mrs. Jones, this is Monie Ripoff from Sweepstakes Nation. You've just won the grand prize in our contest."

These opening words are an attempt to entice the unsuspecting elderly into one of the most common scams operating today: Pay a big price for a worthless product. The elderly is asked to shell out payment - just for shipping and taxes - ranging from $250 to $25,000. When the prize arrives, it turns out to be junk or worth what you might find in a box of Cracker Jack.

There are several variations on the win-a-prize con - one of which came in the mail to me recently. The offer, from United States Airlines (not US Airways), informed me that I had won two free tickets to fly anywhere. To redeem my voucher, all that was required was for me to call a toll-free number and give my personal information. No thanks.

Today, there are many swindles targeting seniors: lottery scams, fake emergency appeals, pyramid schemes, carrier fraud, Medicare drug schemes, bereavement scams - when con artists attempt to collect the debts of dead spouses - work from home scams, you've won the offshore fake-lottery or sweepstakes and travel scams.

"One out of five Americans older than 65 has been victim of a financial scam," according to the Washington-based Investor Protection Trust, a nonprofit promoting financial education. That totals 7.3 million seniors who have been taken advantage of financially through fraud, excessive fees or inappropriate recommended investments.

Murders and violent crime are down nationally and locally, but scams aimed at the elderly are on the rise. As we live longer, the older population is the one being targeted as easy prey by con artists for several reasons.

Because seniors often have valuable assets, such as their homes, or are frightened about financing their golden years, they are more vulnerable to approaches of quick profit. Often, seniors have memory difficulty or suffer from confusion - making it easier to be fooled. And, elderly are often isolated and lonely. This sets them up to seek attention and be easily influenced and exploited by strangers.

U.S. consumers are defrauded out of about $60 billion annually. Fifty percent of phone scam victims are over age 65. When interviewed, convicted scam artists report that the elderly are targeted for rip-offs because they are more trusting than younger people. A recent study by AARP shows the stereotypical victim is not, in fact, a lonely, forgetful, gullible senior but an affluent, educated, well-informed person who is connected to their community. Unfortunately, the elderly are unaware that con artists now mostly use the telephone, and e-mail, to work their fraudulent schemes.

According to a MetLife Mature Market Institute study last year, seniors lose at least $2.6 billion a year to con artists. Sadly, many of these thefts are orchestrated by their own relatives. In 2009, the son of New York philanthropist and socialite Brooke Astor was convicted of stealing more than $1 million from his mother while suffering from Alzheimer's disease.

Fewer than 10 percent of the elderly cheated out of their money report the crime. And MetLife says that figure is conservative because many schemes - especially those involving family - go unreported. "Senior citizens are low-key victims who avoid telling family members for fear of going to nursing homes or don't even report swindles for fear of having to testify in court," The Washington Post reports.

Many seniors are ashamed to call authorities for fear that they will look foolish, appear gullible and lose their independence. Disgustingly, some con artists continue their abuse by threatening to expose the senior to family and friends.

Now, thanks to federal and Florida state grants, two new elder consumer protection programs are operational at Stetson College of Law in St. Petersburg. "Scammers spend their 9-to-5 thinking of ways to cheat and exploit the elderly," says Stade V. Dukes, a lawyer and program administrator for both the Elder Consumer Protection Program and the Financial Scam and Fraud Elder Awareness Project. "Con artists' full-time job is to be aware of what is going on in society. So, they follow trends and then spend their time building trust to exploit that information to steal from vulnerable seniors," Dukes says.

If it's tax season, the cons invent scams to piller refunds. Natural disasters, such as the recent floods and tornadoes in the Midwest, are prime focus areas for scamming. If a senior's home has been flooded, the con artists sweep the area and price-gouge on cleanup, says Dukes.

Dukes, and his law school interns and students, find that the most common scams running today to bilk seniors include charity fraud, tax scams, identity theft, home repair scams - being pressured to purchase a new roof or water heater - and get-rich-quick scams. And, now that health insurance is such a hot public issue and major worry, scammers look for ways to confuse seniors and dupe them into purchasing insurance that is worthless.

Florida is especially vulnerable to these scammers. Seniors are smart, says Dukes, but they are targeted here because many have assets that can be taken. The scammers follow the money, and that's the real lure."

According to AARP, older people tend to fall for the pitches they hear. Many believe that the products advertised to them are worth the price or that they have a good chance to win a prize. Being polite, older victims find it difficult to end unwanted telemarketing calls, and they often are reluctant to seek advice about financial matters," reports the Elder Fraud Guide.
Scamming the elderly - Pelican Press

The Center for Elder Protection at Saint Mary's Law School offers free lectures on avoiding identity theft, tax season scams, and

you on the back end from being exploited."

Because of the growing population of senior citizens - by 2017 there will be more people over 85 than children younger than age 5 - law enforcement agencies are making a concerted pitch to educate seniors about telephone fraud, as well as other scams. "Fraud is a crime and should be reported to the police and law enforcement agencies such as local district attorneys," reports Consumer Action.

Sarasota County Sheriff Tom Knight has introduced two new initiatives - Senior and Law Enforcement Together (SALT) and Seniors vs. Crime - to educate and help seniors with scams perpetrated against them. Volunteer "senior sleuths" assist local law enforcement and "act as the eyes and ears of the attorney general's office by reporting on scams." This is "seniors helping seniors," says Knight. "No problem is too large or too small."

The sheriff adds that if you feel you have been taken advantage of, call Seniors vs. Crime at 941-474-9600.

So, if Monty Rippoff calls with his "Have I got a deal," turn the clock back and heed the advice most often given to kids thinking about smoking or taking drugs: Just say no.

Dr. Peter A. Witz, a nationally known psychologist and author, is a former award-winning syndicated columnist. He lives in Sarasota. Ideas for columns and feedback should be sent to Dr. Witz in care of Pelican Editor Rachel Hackney, rhackney@jcpngroup.com.

Post a Comment
Please login to post a comment.

More from Editorial
Seaside cures close for residents
Fighting cancer and high costs
Access to e-mail good government
Meet, potatoes obesity's culprits
Pondering additions, subtractions
Why is Dent seeking extra money?
Cats should be kept indoors
Vehicle checks make safer trips
Give up sedentary lifestyle
Time to emphasize history
Appendix “C”

Sample copy of Project Information Sheet
Elder Consumer Protection Program:

In its sixth year of operation, the Elder Consumer Protection Program serves as a progressive educational and informational resource, to both professionals and the public, on general and legal topics regarding current and developing matters in the area of elder consumer protection. The Program, which is supported in part by state and federal funding, offers assorted materials and various services that promote and provide general knowledge, public awareness and assistance, and professional development and training.

Financial Scam & Fraud Elder Awareness Project:

In July 2009, the Program initiated a one-year, four-county pilot-project known as the Financial Scam & Fraud Elder Awareness Project. Serving Hillsborough, Pasco, Pinellas, and Manatee counties, the Project’s main objective is to decrease the occurrence of and minimize the potential for financial scam and fraud victimization among elder individuals through various informational and educational materials and services. The one-year pilot project is funded in part by the U.S. Administration on Aging.

Free Materials & Services:

The Program and Project produce and provide various types of informational and educational materials and services including, but not limited to, community education speeches, professional development presentations, non-legal consumer inquiry guidance and assistance, educational brochures, awareness handouts, consumer alerts, informational reference guices, and instructional resource guides. An additional, non-exclusive detailed list is provided on the reverse side of this sheet.

Contact Information:

Please feel free to contact us to obtain additional information relating to both the Elder Consumer Protection Program and the Financial Scam & Fraud Elder Awareness Project, to inquire about available materials and services, or to schedule a community education or professional development presentation.

Mail/Address: Elder Consumer Protection Program
1401 – 61st Street South
Gulfport, Florida 33707

E-mail: elderconsumers@law.stetson.edu

Web: http://www.law.stetson.edu/elderconsumers

Telephone: (727) 562-7888

Facsimile: (727) 345-1838
Appendix "D"

Sample of a Project Mailer
Financial Scam & Fraud Elder Awareness Project

Mail: 1401 - 61st Street South
Gulfport, Florida 33707

Phone: (727) 562-7888   Fax: (727) 345-1838

E-mail: elderconsumers@law.stetson.edu

Web: http://www.law.stetson.edu/elderconsumers

The Elder Consumer Protection Program and the Financial Scam & Fraud Elder Awareness Project at the Center for Excellence in Elder Law at Stetson University College of Law offer a wide range of educational, informational, and instructional services and materials in the areas of elder consumer protection, abuse, neglect, and exploitation.

FREE SERVICES & MATERIALS we provide include, but are not limited to:

➢ On-site Community Education Speeches, Professional Development Presentations and Practical Training Sessions covering various ever-growing and changing topics.

➢ Brochures, Pamphlets, Videos and Public Service Announcements on a variety of important issues and matters.

➢ Technical Assistance and Guidance that allows members of the public an opportunity to contact us with questions or concerns about general or legal issues and concerns.

For more information or to schedule a presentation, please contact us by telephone, e-mail, or online.
Appendix “E”

Sampling of PowerPoint Presentations
Financial Scam & Fraud Elder Awareness Project

Community Education Series

Freedom Square

Seminole, Florida – Tuesday, November 10, 2009

ELDER CONSUMER PROTECTION PROGRAM

Presented by SLADE V. DUKES, ESQ.

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Federal Trade Commission's Identity Theft Clearinghouse

* Estimated **9 million victims** each year.

* Florida consistently ranks among **top 10 states** nationwide with the highest number of victims.

**Dealing with and repairing identify theft is . . .**

- Time Consuming.
- Emotional and Physically Exhausting.
- Financially Damaging.

Fla. Stat. § 817.568(2)(a)
Basics of Identity Theft

Someone, without your permission, uses your personally identifying information to commit fraud or other crimes.

Fla. Stat. § 817.568(2)(a)
**Basics of Identity Theft**

**Personally Identifying Information**

- Name
- Social Security Number
- Date of Birth
- Credit Card Numbers
- Personal Identification Numbers
- Bank/Financial Account Numbers
- Military Identification Numbers
- Medical/Pension Benefit Accounts
Basics of Identity Theft

Information Obtaining Methods

- Old-Fashioned Theft
- Dumpster Diving
  - Mail Theft
  - Phishing
  - Pretexting
  - Skimming
- Shoulder-Surfing
Basics of Identity Theft

Stolen Information Usages

Mischiefous Purposes
To avoid liability or responsibility.
To allude capture or identification by law enforcement.
To commit tax fraud or evasion.

Financial Purposes
To get money/cash.
To pay rent, utilities, and daily expenses.
To purchase goods or services.
To access existing bank/credit/loan/financial accounts.
To open new bank/credit/loan/financial accounts.
To counterfeit and clone.

Access Purposes
To apply for jobs, housing, benefits, or services
To access medical benefits, equipment, or services.
To access military benefits or services.
Basics of Identity Theft

Signs of Victimization

- Inaccurate charges on accounts
- Unfamiliar information on statements
- Unexpected mail (bills, credit cards, applications)
- Unexpected telephone calls (creditors, offers)
- Failing to receive expected bills or other mail
- Uncommon denials/rejections for loans/credit
- Notices from collection agencies/creditors
Basics of Identity Theft Protection

Deter

- Know the who, what, when, where, why of the situation when using personally identifying information.
- Safeguard your SSN and DOB!
- Quickly retrieve incoming mail and use a secure mailbox for all outgoing mail.
- Store information/documents safely and securely.
- When discarding documents containing personal information, use a shredder.
- Be cautious of providing any personal information by telephone, by e-mail, or on the internet.
Basics of Identity Theft Protection

Detect

- Regularly obtain your free credit report to review for any unfamiliar activity.
  
  By telephone: 1-877-322-8228
  Online: www.annualcreditreport.com
  In writing: Annual Credit Report
  P.O. Box 105281
  Atlanta, GA 30348-5281

- Monitor financial accounts and closely review bank, credit, and loan statements.
Basics of Identity Theft Protection

Defend

- File a fraud report with your local police department or law enforcement agency.
- Contact each company or entity directly to report the suspected fraudulent activity and to close any compromised accounts.
- File a fraud alert/credit freeze with each of the three major consumer reporting companies.

  **Equifax:** 1-888-766-0008  
  **Experian:** 1-888-397-3742  
  **TransUnion:** 1-800-680-7289

- File a fraud complaint with the FTC.

  **By telephone:** 1-877-382-4357  
  **Online:** [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)
ELDER CONSUMER PROTECTION PROGRAM

Center for Excellence in Elder Law

Financial Scam & Fraud
Elder Awareness Project

1401 - 61st Street South
Gulfport, Florida 33707
Telephone: (727) 562-7888

E-mail: elderconsumers@law.stetson.edu

Website: http://www.law.stetson.edu/elderconsumers
Financial Scam & Fraud Elder Awareness Project

Program & Project Informational Presentation
Bay Area Legal Services
Tampa, Florida – July 8, 2010

Presented by
SLADE V. DUKES, ESQ.

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Elder Consumer Protection Program

- Seventh year of operation.

- Progressive educational and informational resource to both professionals and the public.

- General and legal topics regarding current and developing matters in the area of elder consumer protection.

- Promote and provide public awareness and assistance, and professional development and training.

- Supported in part by state and federal funding.
Financial Scam & Fraud Elder Awareness Project

- Began in August 2009.

- One-year, four-county pilot-project focused on Hillsborough, Pasco, Pinellas, and Manatee counties.

- Main objective is to decrease the occurrence of and minimize the potential for financial scam and fraud victimization among elder individuals.

- Funded in part by the U.S. Administration on Aging.

- Continuation funding awarded July 2010 for a second year. Expanded to include Sarasota County.
Elder Consumer Protection Program

Financial Scam & Fraud Elder Awareness Project

Produce and provide various informational and educational materials and services including, but are not limited to:

- community education speeches
- professional development presentations
- consumer inquiry guidance and assistance
- educational brochures
- awareness handouts
- consumer education videos
- public service announcements
- consumer alerts
- informational reference guides
- instructional resource guides
- radio, television, newspaper
ECPP & FSFEAP Public Service Announcement
Protecting Personal, Medical, and Financial Interests (2010)
What is required?

§415.1034, Florida Statutes, “Mandatory Reporting”

Any person, including, but not limited to, any:

1. Physician . . . nurse . . . emergency medical technician . . . or hospital personnel engaged in the admission, examination, care, or treatment of vulnerable adults;

2. Health professional or mental health professional . . . ;

3. Practitioner who relies solely on spiritual means for healing;

4. Nursing home staff; assisted living facility staff; adult day care center staff; adult family-care home staff; social worker; or other professional adult care, residential, or institutional staff;

5. State, county, or municipal criminal justice employee or law enforcement officer;

6. An employee . . . conducting inspections of public lodging establishments under s. 509.032;

7. Florida advocacy council member or long-term care ombudsman council member; or

8. Bank, savings and loan, or credit union officer, trustee, or employee, who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited shall immediately report such knowledge or suspicion to the central abuse hotline.
Who is covered?

Ch. 415, Florida Statutes, “Vulnerable Adult”
A person 18 years of age or older whose ability to perform the normal activities of daily living or to provide for his or her own care or protection is impaired due to a mental, emotional, long-term physical, or developmental disability or dysfunctioning, or brain damage, or the infirmities of aging.

Ch. 825, Florida Statutes, “Elderly Person”
A person 60 years or older who is suffering from the infirmities of aging as manifested by advanced age or organic brain damage, or other physical, mental, or emotional dysfunctioning, to the extent that the ability of the person to provide adequately for the person’s own care or protection is impaired.

Ch. 775, Florida Statutes, “Advanced Age”
The victim is older than 65 years of age.

Ch. 812, Florida Statutes, “65 years of age or older”
The victim is 65 years of age or older.

825.102 – Abuse and Neglect of Elder Persons and Disabled Adults (Criminal).

825.103 – Exploitation of Elder Persons and Disabled Adults (Criminal).

415.1111 – APS Statute – Abuse, Neglect & Exploitation of Vulnerable Adult (Civil).

775.085 – General Crimes against Person of Advanced Age.

812.0145 – Theft of Elderly Person Age Based Reclassification.
ELDER CONSUMER PROTECTION PROGRAM

Center for Excellence in Elder Law
ACCESS AND JUSTICE FOR ALL*

Financial Scam & Fraud
Elder Awareness Project

1401 - 61st Street South
Gulfport, Florida 33707

Telephone: (727) 562-7888
Facsimile: (727) 345-1838

E-mail: elderconsumers@law.stetson.edu
Website: http://www.law.stetson.edu/elderconsumers
Financial Scam & Fraud Elder Awareness Project

Community Education Series

Lee Elder Abuse Prevention Partnership

Fort Meyers, Florida – September 14, 2010

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Disaster Fraud Awareness
Disaster Fraud Awareness

Price Gouging

Home Repair Fraud

Charity Fraud
Disaster Fraud Awareness

Price Gouging

Declared State of Emergency

Essential Goods & Services

Unreasonable Prices
Disaster Fraud Awareness

Home Repair Fraud

- Unnecessary Repairs
- Inflated Prices
- Unqualified Person
- Inferior Products
- Uncompleted Work
Disaster Fraud Awareness

Charity Fraud

Illegitimate Charities

Legitimate Charities
# Safeguards

## Price Gouging
- Plan Ahead
- Use Reputable Retailers
- No Cash
- Get a Receipt

## Home Repair Fraud
- Compare Estimate(s)
- Verify License and Insurance
- Get a Detailed Contract
- Payment Plan
- No Cash
- Keep Records and Receipts

## Charity Fraud
- Verify the Cause
  - Confirm the Allocations
- Skip the Middleman
- No Cash
- Get a Receipt
Resources

Price Gouging
Office of the Florida Attorney General

Home Repair Fraud
Florida Department of Business and Professional Regulation
Florida Department of Agriculture and Consumer Services

Charity Fraud
Florida Department of Agriculture and Consumer Services
Better Business Bureau
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Website:
http://www.law.stetson.edu/elderconsumers
Financial Scam & Fraud Elder Awareness Project

Dunedin Senior Center “Fun Bunch”

January 31, 2011

ELDER CONSUMER PROTECTION PROGRAM

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ACCESS AND JUSTICE FOR ALL®
Prior to 2011, no license or certification (except California, Maryland, Oregon).
• PTIN (everyone).
• Background check, competency test, continued education (except CPA, atty, IRS enrolled personnel).
• New ethical rules.
• Remember you are ultimately liable!
  • 2011 rules only apply to “paid” preparers (not shelters or freebie places).
  • No way to verify, so be cautious.
  • Avoid fly-by-night places.
    • Tell-tale sign is where their fee/cost is based on amount of return (questionable credits/deductions).

Eager for the money, but will cost you in the end!
• High costs, fees, interests.
• May inflate estimated return for purposes of loan, to add fees and costs when actual smaller return arrives.

Telephone, Email, Letter from IRS.
• Will use threat of tax fraud or evasion, or offer of larger return.
• Cannot trust unsolicited contact, not even caller id.
• Contact directly for yourself.
  • IRS at 1-800-829-1040.
  • Treasury Inspector General for Tax Administration at 1-800-366-4484 or www.tigta.gov.
Resources

Internal Revenue Service: 1-800-829-1040

Treasury Inspector General for Tax Administration:
1-800-366-4484 or http://www.treasury.gov/tigta/
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Financial Scam & Fraud Elder Awareness Project

American Association of Service Coordinators

Florida Chapter

Kissimmee, Florida  ~  March 25, 2011

ELDER CONSUMER
PROTECTION PROGRAM

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§415.1034, Florida Statutes, "Mandatory Reporting"

Any person, including, but not limited to, any:

1. Physician . . . nurse . . . emergency medical technician . . . or hospital personnel engaged in the admission, examination, care, or treatment of vulnerable adults;

2. Health professional or mental health professional . . . ;

3. Practitioner who relies solely on spiritual means for healing;

4. Nursing home staff; assisted living facility staff; adult day care center staff; adult family-care home staff; social worker; or other professional adult care, residential, or institutional staff;

5. State, county, or municipal criminal justice employee or law enforcement officer;

6. An employee . . . conducting inspections of public lodging establishments under s. 509.032;

7. Florida advocacy council member or long-term care ombudsman council member; or

8. Bank, savings and loan, or credit union officer, trustee, or employee, who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited shall immediately report such knowledge or suspicion to the central abuse hotline.

It’s a problem . . . But more importantly, you may be legally responsible to report.

1-800-96ABUSE
1-800-962-2873
FINANCIAL EXPLOITATION
➢ Withholds Truths, Makes Misrepresentations, or Relies on False Statements.
  ◆ Often associated with sales, services, products, or opportunities.

FINANCIAL ABUSE
➢ Misuses, Misappropriates, or Steals Funds, Assets, or Property. Or asserts undue influence.
  ◆ Often involves trust, relational, or emotional-based motivators or factors.
Common and Current Abuse

You wouldn't give your checkbook to the cashier at the 7-11 . . .

Take/Steal/Borrow

Support and Enable

Last Check in the Checkbook

Signatory/Co-signer on Accounts

Transfer Title, Deed or Ownership
Common and Current Abuse

Undue Influence
Will
Power-of-Attorney
Advance Directive

Don't give up today what you expect to have and may really need tomorrow . . . your rights.

- Written legal document designating distribution of an individual’s real and personal property in the event of death.

- Written legal document giving an individual the authority to act on another individual’s behalf (authority to act may cover personal, business, legal, property, financial, or health care matters and concerns).

- Written legal document describing an individual’s preferences and decisions regarding medical care and treatment in the event of incapacity.
Wills

- Designate who receives what real and/or personal property.
- Appoint a personal representative to manage the estate.
- Designate how to satisfy any outstanding debts and/or burdens.
- Recommend a guardian for minor children.
- Create a trust to benefit and/or care for another.
- Make gifts and/or donations.
Powers-of-Attorney

- GENERAL — Gives attorney-in-fact broad authority to conduct any general acts on principal’s behalf.

- LIMITED — Gives attorney-in-fact narrow authority to conduct only specific acts on principal’s behalf.

- SPRINGING — Authority to act on principal’s behalf is allowed only upon occurrence of a particular event.

- DURABLE — Authority to act on principal’s behalf continues even after principal loses capacity.

- NON-DURABLE — Authority to act on principal’s behalf ends if principal loses capacity.
Advance Directives

• Living Will – identifies medical care and treatment an individual does want and/or does not want.

• Health Care Surrogate – identifies another individual to make medical decision's on an individual's behalf.
Practical Safeguards

Advocate Independence
(reduce influence/pressure) (assert options/choice)

Plan Ahead and Prepare Today versus Tomorrow

Seek Legal/Financial Advice

Be Cautious and Careful Designating Wishes,
Describing Preferences, and Delegating Authority

With POA and AdvDir, make desires, needs, and wishes expressly
and clearly known

Limitations/Qualifications on POAs and Wills

Bonded / Voluntary Guardianships
Resources

Personal Resources

Primary Care Physician
Personal Attorney
Financial Advisor

Web: www.fabar.org

The Florida Bar

Public Information:
(850) 561-5834 or (850) 561-5773

Lawyer Referral Service:
1-800-342-8011

National Academy
of Elder Law
Attorneys

Web: www.naela.org

Attorney Referral: (703) 942-5711

Broward County Bar Association  Clearwater Bar Association (North Pinellas County)

Collier County Bar Association  Dade County Bar Association

Escambia-Santa Rosa Bar Association  Hillsborough County Bar Association

Jacksonville Bar Association (Baker, Clay, Duval, Nassau)  Lee County Bar Association Lawyer Referral Service

Orange County Bar Association  Palm Beach County Bar Association

St. Petersburg Bar Association (South Pinellas County)  Tallahassee Bar Association (Leon, Jefferson, Wakulla, Gadsden, Liberty, Franklin)
STETSON LAW
The Center for Excellence in
ELDER LAW
ACCESS AND JUSTICE FOR ALL*
ELDER CONSUMER
PROTECTION PROGRAM

Financial Scam & Fraud
Elder Awareness Project

1401 - 61st Street South
Gulfport, Florida 33707

Telephone: (727) 562-7888

E-mail:
elderconsumers@law.stetson.edu

Website:
https://www.law.stetson.edu/elderconsumers
Financial Scam & Fraud Elder Awareness Project

Florida State Guardianship Association
Gulf Coast Chapter 2011 Annual Conference
Sarasota, Florida  ~  April 8, 2011

ELDER CONSUMER PROTECTION PROGRAM

STETSON LAW
The Center for Excellence in
ELDER LAW
ACCESS AND JUSTICE FOR ALL
§415.1034, Florida Statutes, “Mandatory Reporting”

Any person, including, but not limited to, any:

1. Physician . . . nurse . . . emergency medical technician . . . or hospital personnel engaged in the admission, examination, care, or treatment of vulnerable adults;

2. Health professional or mental health professional . . . ;

3. Practitioner who relies solely on spiritual means for healing;

4. Nursing home staff; assisted living facility staff; adult day care center staff; adult family-care home staff; social worker; or other professional adult care, residential, or institutional staff;

5. State, county, or municipal criminal justice employee or law enforcement officer;

6. An employee . . . conducting inspections of public lodging establishments under s. 509.032;

7. Florida advocacy council member or long-term care ombudsman council member; or

8. Bank, savings and loan, or credit union officer, trustee, or employee, who knows, or has reasonable cause to suspect, that a vulnerable adult has been or is being abused, neglected, or exploited shall immediately report such knowledge or suspicion to the central abuse hotline.

It’s a problem . . . But more importantly, you may be legally responsible to report.
FINANCIAL EXPLOITATION

➢ Withholds Truths, Makes Misrepresentations, or Relies on False Statements.
   ❖ Often associated with sales, services, products, or opportunities.

FINANCIAL ABUSE

➢ Misuses, Misappropriates, or Steals Funds, Assets, or Property. Or asserts undue influence.
   ❖ Often involves trust, relational, or emotional-based motivators or factors.
Financial Exploitation and Abuse

Legitimate Businesses

Predators
Cons
Scams
Frauds
Tax Season

Guaranteed + Fear = Risk

- Preparers/Shelters
- Return Loans
- Contact Regarding Post-filing Issues

Prior to 2011, no license or certification (except California, Maryland, Oregon).
- PTIN (everyone).
- Background check, competency test, continued education (except cpa, atty, irs enrolled personnel).
- New ethical rules.
- Remember you are ultimately liable!
  - 2011 rules only apply to "paid" preparers (not shelters or freebie places).
  - No way to verify, so be cautious.
  - Avoid fly-by-night places.
  - Tell-tale sign is where their fee/cost is based on amount of return (questionable credits/deductions).

Eager for the money, but will cost you in the end!
- High costs, fees, interests.
- May inflate estimated return for purposes of loan, to add fees and costs when actual smaller return arrives.

Telephone, Email, Letter from IRS.
- Will use threat of tax fraud or evasion, or offer of larger return.
- Cannot trust unsolicited contact, not even caller id.
- Contact directly for yourself.
  - IRS at 1-800-829-1040.
Health Care

Reform + Confusion = Danger

• New/Alternative Healthcare
• Discount Cards/Plans
• Benefits Verification

• ObamaCare
  • Start with your current provider.
  • Use your resources.
    • www.smptresource.org, or in Florida call 1-866-357-6677
    • www.floir.com, or in Florida call 1-877-693-5236
• Legitimate/Illegitimate
  • Must compare and verify everything.
    • Companies, plans, providers, coverage.
• Benefits Verification (Medicare, SSA, Donut Hole)
  • Cannot trust unsolicited contact, not even caller id.
  • Contact directly for yourself.
    • SSA at 1-800-772-1213
    • Medicare at 1-800-633-4227
Legal/Financial Trusts

Business + Legitimate = Action

• Litigation / Settlement / Transactions
• Cashier Checks / Wire Transfers

Through letter, e-mail, telephone, or in-person, scammers are requesting help with personal and business matters, including litigation, settlements, investments, and transactions. The scammer is prepared with and provides convincing passports and identification, legal and financial documents, and names of attorneys and financiers allegedly affiliated with the matter. After the initial contact and some correspondence with the client, a cashier check arrives at the professional’s office allegedly from an entity related to the personal or business matter. The professional is advised to deposit the amount in a trust account, retain a portion for fees and costs, and to wire the remainder amount to the client. The overall objective is to have the professional wire the funds before the bank has time to process the cashier check through the Federal Reserve. Ultimately the cashier check is determined to be fraudulent and the professional is now obligated for the transacted funds. Even worse, some scammers conduct a reverse tracking on the trust account and commit an electronic transfer drain of the account. This scenario has left many professional’s trust accounts empty and their businesses in legal and financial ruin.

• Seems secure and convenient: cashier checks; free wire transfers; verification of funds? But with technology, there is increased risk and less security and cashier checks are not what they used to be!

• The attorney should not release the funds to the client from the trust account until the check has cleared. Be especially cautious of clients who demand dispersal of the funds immediately after the check has arrived.

• Be aware of clients who solicit services or conduct business only by e-mail or telephone. Some will claim it is due to time and distance differences. This proposition is simply a risky practice.

• If you feel like you have been contacted about or have been a victim of this scam contact:
  FBI Telephone: 1-866-838-1153 (Tampa Division tip line)
  U.S. Secret Service Telephone: 202-406-5708

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Person-in-Need

Situation + Connection = Reaction

- In trouble . . .
- Dramatic, emotional, relational . . .
- Immediate financial need . . .
- Send money without proof . . .

- Telephone and E-mail.
- Friends, Family, Neighbors.
- No Crime, per se.
- Has been “localized”.

- Best thing to do . . .
  - DON’T REACT.
  - Verify.
  - Contact Law Enforcement.
  - If victimized, report to FTC (1-800-382-4357 or www.ftccomplaintassistant.gov) . . . And count your losses.
<table>
<thead>
<tr>
<th>Other Current and Common Scams &amp; Frauds</th>
</tr>
</thead>
<tbody>
<tr>
<td>. . . medical services at a gas station . . . financial services at a steak restaurant . . .</td>
</tr>
<tr>
<td>Lottery / Prize Winnings</td>
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<tr>
<td>Check Cashing</td>
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<tr>
<td>Reverse Mortgages / Variable Annuities</td>
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<tr>
<td>AC Cleaning / Roof Repair</td>
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<tr>
<td>Water Purification / Vacuum</td>
</tr>
<tr>
<td>Investment / Financial Opportunities</td>
</tr>
<tr>
<td>Charities</td>
</tr>
</tbody>
</table>
Practical Safeguards

Unsolicited is Unwanted . . . PERIOD!

Advocate Independence
(reduce influence/pressure) (assert options/choice)
(ask questions)

Reduce Isolation
(reduce dominance/control) (assert worth/freedom)
(confer with others)

Verify, Verify, Verify
(Appropriate Local/State/Federal Regulatory Agency)

Seek Legal/Financial Advice/Oversight

In Writing / No Blanks / Carefully Read
Resources

Internal Revenue Service: 1-800-829-1040 (ID Theft concerns re SSN: 1-800-908-4490)
Senior Medicare Patrol: www.medicare.org (Florida: 1-866-357-6677)
Florida Office of Insurance Regulation: www.floir.com (Florida: 1-877-693-5236)
Social Security Administration: 1-800-772-1213
Medicare: 1-800-633-4227

Federal Trade Commission: www.ftccomplaintassistant.gov (1-800-382-4357)
Better Business Bureau: www.bbb.org (561-842-1918)
Florida Dept. Business & Professional Regulation: www.myfloridalicense.com (850-487-1395)
Florida Dept. Agriculture & Consumer Services: www.800helpfla.com (1-800-435-7352)
Florida Office of Financial Regulation: www.flof.com (1-800-848-3792)
Federal Financial Institutions Examination Council: www.ffiec.gov/consumercenter

Annual Credit Report: www.annualcreditreport.com (1-877-322-8228)
Do-Not-Call: www.donotcall.gov (1-888-382-1222)
Opt-Out: www.optoutprescreen.com (1-888-567-8588)
Resources

Personal Resources
Primary Care Physician
Personal Attorney
Financial Advisor

Web: www.flabar.org
Public Information:
(850) 561-5834 or (850) 561-5773
Lawyer Referral Service:
1-800-342-8011

The Florida Bar

National Academy
Web: www.aela.org
of Elder Law
Attorneys
Attorney Referral: (703) 942-5711

Broward County Bar Association  Clearwater Bar Association (North Pinellas County)

Collier County Bar Association  Dade County Bar Association

Escambia-Santa Rosa Bar Association  Hillsborough County Bar Association

Jacksonville Bar Association (Baker, Clay, Duval, Nassau)  Lee County Bar Association Lawyer Referral Service

Orange County Bar Association  Palm Beach County Bar Association

St. Petersburg Bar Association (South Pinellas County)  Tallahassee Bar Association (Leon, Jefferson, Wakulla, Gadsden, Liberty, Franklin)
Legal Safeguards

825.102 – Abuse and Neglect of Elder Persons and Disabled Adults (Criminal).

825.103 – Exploitation of Elder Persons and Disabled Adults (Criminal).

415.1111 – APS Statute – Abuse, Neglect & Exploitation of Vulnerable Adult (Civil).

775.085 – General Crimes against Person of Advanced Age.

812.0145 – Theft of Elderly Person Age Based Reclassification.

501.025 – Home solicitation sale; buyer’s right to cancel. Excludes insurance and farm equipment (Criminal).
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Appendix “F”

Consumer Awareness Brochures
The Elder Consumer Protection Program serves as a progressive educational and informational resource, to both professionals and the public, on general and legal topics regarding current and developing matters in the area of elder consumer protection. The program, which is supported in part by state and federal funding, offers assorted materials and various services that promote and provide general knowledge, public awareness and assistance, and professional development and training.

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Stetson University College of Law

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©2010 All Rights Reserved
What is identity theft?
According to the Federal Trade Commission (FTC), identity theft occurs when someone, without your permission, uses your personally identifying information to commit fraud or other crimes.

How does identity theft occur?
- OLD-FASHIONED STEALING – Taking your wallet, purse or other belongings to obtain personal information.
- MAIL THEFT – Taking your incoming or outgoing mail from your mailbox to obtain personal information.
- DUMPSTER-DIVING – Rummaging through the trash for personal information.
- SKIMMING – Copying your credit/debit card numbers with special electronic storage devices when you use your card.
- PHISHING – Pretending to be businesses, companies or financial institutions to obtain personal information in person, by telephone, by e-mail or on the internet.
- SHOULDER-SURFING – Looking and listening for personal information, such as ATM pin numbers, credit/debit card numbers, or financial account numbers, while you are in public, on the telephone, or at a computer.

What to do to help protect against identity theft . . .
- Obtain your free credit report each year and review for any unfamiliar activity.
  By telephone: 1-877-322-8288
  Online: www.annualcreditreport.com
- Monitor financial accounts and closely review bank, credit, and loan statements.
- When discarding documents containing personal information, use a shredder.
- Quickly retrieve incoming mail and use a secure mailbox for all outgoing mail.
- Be cautious of providing any personal information by telephone, by e-mail, or on the internet.

What to do if you become a victim of identity theft . . .
- File a fraud report with your local police department or law enforcement agency.
- File a fraud alert with each of the three major consumer reporting companies.
  Equifax: 1-888-766-0008
  Experian: 1-888-397-3742
  TransUnion: 1-800-680-7289
- File a fraud complaint with the FTC.
  By telephone: 1-877-382-4357
  Online: www.ftccomplaintassistant.gov

Personally Identifying Information:
Name, Date of Birth, Social Security Number, Credit Card Numbers, Personal Identification Numbers, Bank and Financial Account Information, Military ID Information, Medical Insurance Information, Pension Benefits Information, etc.

The Federal Trade Commission's Identity Theft Data Clearinghouse consistently ranks Florida among the top 10 states nationwide with the highest number of identity theft victims.
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If you have a specific legal issue or legal concern, you should always consult with an attorney for detailed legal advice.

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What is financial fraud?

Financial fraud occurs when someone intentionally withholds the truth or deliberately makes a misrepresentation about themselves, a financial product, or a financial opportunity which results in your suffering of actual monetary loss or economic damage.

What types of financial fraud exist?

- **PONZI/PYRAMID SCHEME** – Investment scam certain to fail because it relies on money from newly recruited investors to pay previous investors instead of any real business revenue.

- **AFFINITY SCHEME** – Scam where the trust shared by an identifiable group is used and exploited, such as a religious congregation, ethnic community, or professional group.

- **PREDATORY LENDING** – Loans with extremely high interest rates, loans requiring more insurance than normally necessary, or loans with unusually large fees, costs and commissions.

- **VARIABLE ANNUITY** – Although sometimes a valid investment option, consumers are seldom told about the long-term obligation of funds, the lack of a guaranteed return, and the high fees, costs, and penalties charged to access funds or make early withdrawals.

- **REVERSE MORTGAGE** – Although sometimes a valid loan option, consumers are seldom told about the high interest rates, the large commission costs and fees, and the possible impact to heirs of an estate.

- **UNLICENSED/UNREGISTERED** – Scam where the seller is not licensed or the investment is not registered.

What to do to help protect against financial fraud...

- Insist all information be given in writing.
- Carefully read everything.
- Ask questions about the details and terms.
- Review all options with a trusted personal banker or financial advisor before making any decision.
- Review all documents with an attorney before signing any document.
- Confirm with the appropriate state financial regulatory agency that the product is registered and that the agent is licensed.

What to do if you become a victim of financial fraud...

- File a report with your local police department or law enforcement agency.
- File a complaint with the appropriate state financial regulatory agency.
  - By telephone: 1-800-848-3792
  - Online: www.flofr.com/director/state_regulators.htm
- File a complaint with the Securities and Exchange Commission.
  - By telephone: 1-800-732-0330
  - Online: www.sec.gov/complaint.shtml
- File a complaint with the Federal Trade Commission.
  - By telephone: 1-877-382-4357
  - Online: www.ftccomplaintassistant.gov

Not all financial opportunities are a fraud or scam, so always do your research and take your time before considering or entering into any financial opportunity.
The Elder Consumer Protection Program serves as a progressive and evolving educational, informational, and instructional resource, to both professionals and the public, on both general and legal topics, regarding current and developing issues, matters, and concerns in the area of elder consumer protection. The Program, which is supported in part by state and federal funding, offers assorted materials and various services that provide and promote general knowledge, public awareness and assistance, and professional development and training.

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Be Concerned!

Of the few things guaranteed in life, having to deal with taxes is one! Another guarantee is that unscrupulous scammers are aware of this and will use it to their advantage.

IRS Impersonation Frauds and Scams

Tax Preparer Frauds and Scams

Post Tax Season Identity Theft

Be Aware!

- **Unsolicited telephone calls or e-mails.**
  The IRS generally does not communicate with taxpayers via unsolicited telephone calls or e-mails.
  Unsolicited telephone calls or e-mails may be scammers seeking personal or financial information.
  Hoax e-mails or web links may be hackers installing spyware and viruses on your PC.
- **Fly-by-night tax return businesses.**
  These businesses open up around tax season and close down shortly thereafter, leaving you to deal with any aftermath.
- **Tax preparers who don't sign the return.**
  Although you are ultimately legally responsible, a tax preparer should still sign the return to confirm and validate their work.
- **Preparation fees based on return amount.**
  Tax preparation fees should be based on the complexity of your return.
  Preparers who base their fee on the amount of your return may use false deductions and excessive exemptions to inflate their fee.
- **Instant Tax Return Loans.**
  Used to entice people who are eager for their refund, such loans are loaded with hidden fees and high interest rates.

Be Proactive!

- Be cautious of unsolicited telephone or e-mail requests claiming to be tax related.
- Use the same due diligence in choosing a preparer as you would a doctor or lawyer.
- Be cautious of preparers who claim they can obtain larger refunds than other preparers.
- Avoid preparers who base fees or costs on the percentage of the refund.
- Use a preparer who signs and verifies the tax return in addition to you.
- Use tax preparation businesses with established, long-standing reputations.
- Ask questions, and expect to prove any claimed credits or exemptions.
- Once completed, shred any and all documentation.

Resources

- Better Business Bureau:
  Online: www.bbb.org
- Internal Revenue Service:
  By telephone: 1-800-876-1715
  Online: www.irs.gov
- Treasury Inspector General for Tax Administration:
  By telephone: 1-800-366-4484
  Online: www.tigta.gov

As the taxpayer, ultimately you are legally responsible for filing your tax return, as well as paying any taxes, fees, penalties, or interest.
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**Price Gouging**

Occurs when someone, during a declared state of emergency, charges unreasonable prices in the sale or rental of:
- essential goods (such as ice, water, lumber, fuel, or generators); or
- essential services (such as tree services, debris removal, or damaged property repair).

**Help Protect Yourself**
- Plan ahead and be prepared.
- Always keep emergency items on hand (e.g., drinking water, non-perishable food, necessary medications, candles, flashlights, a portable radio, batteries).
- Shop around and compare prices.
- Never pay with cash.
- Maintain detailed records of any transactions.
- Get a detailed receipt.

**If you suspect something . . .**
- Contact the Florida Attorney General’s Price Gouging Hotline at 1-866-966-7226.
- Contact the Florida Department of Agriculture and Consumer Services at 1-800-435-7352.

**Home Repair Fraud**

Occurs when someone:
- makes unnecessary repairs;
- charges inflated prices;
- performs repairs without having the necessary or proper qualifications;
- uses inferior materials; or
- collects advance payment for work that is never completed.

**Help Protect Yourself**
- Require a detailed written estimate.
- Obtain at least two different estimates.
- Confirm licensing and insurance.
- Ask for and check references.
- Avoid door-to-door and unsolicited sales.
- Never pay with cash.
- Pay only when the work is completed and finished to your satisfaction.
- Get a detailed receipt.
- Require all warranties or guarantees be provided in writing.

**If you suspect something . . .**
- Contact the Florida Department of Business and Professional Regulation at 1-850-487-1395.
- Contact the Florida Department of Agriculture and Consumer Services at 1-800-435-7352.

**Charity Fraud**

Occurs when someone:
- misuses or misappropriates funds donated to a legitimate charity; or
- solicits donations for an illegitimate or unregistered charity.

**Help Protect Yourself**
- Be suspicious of charities arising quickly in connection with a disaster or event.
- Beware of intimidation, emotional appeals, and high-pressure tactics.
- Ask for specific detailed written information regarding the charity.
- Research and confirm the charity yourself before making any donation.
- Never provide social security numbers, bank accounts, or credit card information.
- Pay by check made payable only to the charity, and never make cash donations.
- Confirm the donation is tax deductible.
- Get a detailed receipt.

**If you suspect something . . .**
- Contact the Better Business Bureau at www.give.org or 1-703-276-0100.
- Contact the Florida Department of Agriculture and Consumer Services at 1-800-435-7352.
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E-mail: elderconsumers@law.stetson.edu
Web: www.law.stetson.edu/elderconsumers

Identity Theft Awareness

What is it?

How does it occur?

What can you do?

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What is identity theft?

According to the Federal Trade Commission (FTC), identity theft occurs when someone, without your permission, uses your personally identifying information to commit fraud or other crimes.

How does identity theft occur?

- **OLD-FASHIONED STEALING** – Taking your wallet, purse or other belongings to obtain personal information.

- **MAIL THEFT** – Taking your incoming or outgoing mail from your mailbox to obtain personal information.

- **DUMPSTER-DIVING** – Rummaging through the trash for personal information.

- **SKIMMING** – Copying your credit/debit card numbers with special electronic storage devices when you use your credit/debit card.

- **PHISHING** – Pretending to be businesses, companies or financial institutions to obtain personal information in person, by telephone, by e-mail or on the internet.

- **SHOULDER-SURFING** – Looking and listening for personal information, such as ATM pin numbers, credit/debit card numbers, or financial account numbers, while you are in public, on the telephone, or at a computer.

Help Protect Yourself!

**Credit Report:** Allows consumers to review and monitor their credit file for unfamiliar activity. Consumers are entitled to a free credit report from each of the three major credit reporting bureaus every twelve months.

  - **By telephone:** 1-877-322-8228
  - **Online:** www.annualcreditreport.com
  - **In writing:** Annual Credit Report
    P.O. Box 105281
    Atlanta, GA 30348-5281

**Fraud Alert:** Informs creditors to contact the consumer by telephone to verify that the consumer really wants to open a new account or to get new credit. A fraud alert is effective for only 90 days, but may be reactivated immediately and continuously. Upon activation with one of the three major credit reporting bureaus, the fraud alert is effective with all three bureaus.

  - **Equifax:** 1-888-766-0008
  - **Experian:** 1-888-397-3742
  - **TransUnion:** 1-800-680-7289

**Credit Freeze:** Prevents access to a consumer's credit file, limiting anyone trying to open up a new account or to get new credit. Consumers may temporarily lift the credit freeze to allow access. A credit freeze does not affect credit score. Credit freeze laws vary from state to state. For information, visit

  - www.financialprivacynow.org

**Personally Identifying Information:**

Name, Date of Birth, Social Security Number, Credit Card Numbers, Personal Identification Numbers, Bank and Financial Account Information, Military ID Information, Medical Insurance Information, Pension Benefits Information, etc.

**Suspect Something? File a fraud report with the Federal Trade Commission.**

  - **By telephone:** 1-877-382-4357
  - **Online:** www.ftccomplaintassistant.gov
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Web: www.law.stetson.edu/elderconsumers
**Price Gouging**

Occurs when someone, during a declared state of emergency, charges unreasonable prices in the sale or rental of:
- essential goods (such as water, fuel, batteries, food, lodging, lumber, or generators); or
- essential services (such as tree services, debris removal, or damaged property repair).

**Help Protect Yourself**
- Plan ahead and be prepared.
- Always keep emergency items on hand (e.g., drinking water, non-perishable food, necessary medications, candles, flashlights, a portable radio, batteries).
- Shop around and compare prices.
- Never pay with cash.
- Maintain detailed records of any purchases and transactions.
- Get a specific and detailed receipt.

**Suspect Something?**
- Contact the Florida Attorney General’s Price Gouging Hotline at 1-866-966-7226 or www.myfloridalegal.com.

**Home Repair Fraud**

Occurs when someone:
- makes unnecessary repairs;
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- performs repairs without having the necessary or proper qualifications;
- uses inferior materials; or
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**Help Protect Yourself**
- Require a detailed written estimate.
- Obtain at least two different estimates.
- Confirm and verify licensing and insurance.
- Ask for and check references.
- Avoid door-to-door and unsolicited sales.
- Never pay with cash.
- Pay only when the work is completed and finished to your satisfaction.
- Get a specific and detailed receipt.
- Require all warranties or guarantees be provided in writing.

**Suspect Something?**
- Contact the Florida Department of Business and Professional Regulation at (850) 487-1395 or www.myfloridalicense.com.
- Contact the Florida Department of Agriculture and Consumer Services at 1-800-435-7352 or (850) 488-2221 or www.800helpfla.com.

**Charity Fraud**

Occurs when someone:
- misuses or misappropriates funds donated to a legitimate charity; or
- solicits donations for an illegitimate or unregistered charity.

**Help Protect Yourself**
- Be suspicious of charities arising quickly in connection with a disaster or event.
- Beware of intimidation, emotional appeals, and high-pressure tactics.
- Ask for specific detailed written information regarding the charity.
- Research and confirm the charity yourself before making any donation.
- Never give social security numbers, bank accounts, or credit/debit card information.
- Pay by check made payable only to the charity, and never make cash donations.
- Confirm the donation is tax deductible.
- Get a specific and detailed receipt.

**Suspect Something?**
- Contact the Better Business Bureau at www.give.org or (703) 276-0100.
- Contact the Florida Department of Agriculture and Consumer Services at 1-800-435-7352 or (850) 488-2221 or www.800helpfla.com.
Appendix “G”

Consumer Alert Pamphlet
The Elder Consumer Protection Program serves as a progressive and evolving educational, informational, and instructional resource, to both professionals and the public, on general and legal topics regarding current and developing issues, matters, and concerns in the area of elder consumer protection. The Program, which is supported in part by state and federal funding, offers assorted materials and various services that provide and promote general knowledge, public awareness and assistance, and professional development and training.

The information contained in this brochure is intended only as a brief overview on issues of general interest. The information contained in this brochure is not legal advice, a definite statement of the law, or a complete analysis of this area of inquiry.

If you have a specific legal issue or legal concern, you should always consult with an attorney for detailed legal advice.

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**Elder Consumer Protection Program**

Center for Excellence in Elder Law
Stetson University College of Law

1401 - 61st Street South
Gulfport, Florida 33707

Telephone: (727) 562-7888

E-mail: elderconsumers@law.stetson.edu

Web site: [www.law.stetson.edu/elderconsumers](http://www.law.stetson.edu/elderconsumers)

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**CONSUMER ALERT QUIZ**

**Family-In-Need Scam**

If you received a call or e-mail claiming a family member was in need, would you . . .

(a) Send $1,000 by way of cash money order.

(b) Send $3,000 by way of cash money order.

(c) Send $5,000 by way of cash money order.

---

ELDER CONSUMER PROTECTION PROGRAM

Center for Excellence in Elder Law
ACCESS AND JUSTICE FOR ALL™
If you answered either (a), (b), or (c), then it is possible you may have just fallen victim to the latest scam used to steal your money!

Family-In-Need Scam

- Scammers call or e-mail claiming a family member or close friend is in trouble (e.g., car wreck, arrested, lost passport).
- Scammers rely on family relationships, dramatic circumstances, and emotional ploys to convince you the situation is real.
- Scammers claim to need immediate financial assistance to solve the problem.
- Scammers request that you immediately withdraw cash and send a money order.
- Scammers instruct you not to tell anyone (claiming embarrassment) and to send the money without requiring identification or verification to receive the funds (claiming easier and quicker access to the funds).

Help protect yourself from becoming the next victim . . .

- Before you do anything, immediately contact a relative, close friend, or other trusted individual to independently confirm the facts and the circumstances for yourself.

- Contact local law enforcement to report and/or verify the situation.

- File a report with the Federal Trade Commission.
  By telephone: 1-877-382-4357
  Online: www.ftccomplaintassistant.gov
The Elder Consumer Protection Program serves as an educational and informational resource, to both professionals and the public, on general and legal topics regarding current and developing issues, matters, and concerns in the areas of elder consumer and financial protection and awareness. The Program, which is supported in part by state and federal funding, offers assorted materials and various services that provide and promote general knowledge, public awareness and assistance, and professional development and training.

The information contained in this brochure is intended only as a brief overview on issues of general interest. The information contained in this brochure is not legal advice, a definite statement of the law, or a complete analysis of this area of inquiry.

If you have a specific legal issue or legal concern, you should always consult with an attorney for detailed legal advice.

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**Elder Consumer Protection Program**

Center for Excellence in Elder Law
Stetson University College of Law
1401 - 61st Street South
Gulfport, Florida 33707

Telephone: (727) 562-7888
E-mail: elderconsumers@law.stetson.edu
Web site: www.law.stetson.edu/elderconsumers

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**CONSUMER ALERT QUIZ**

**Person-In-Need Scam**

If you received a call or e-mail claiming a friend or family member was in need, would you:

(a) Send $1,000 by way of cash money order.

(b) Send $3,000 by way of cash money order.

(c) Send $5,000 by way of cash money order.

---

**ELDER CONSUMER PROTECTION PROGRAM**

The Center for Excellence in Elder Law
Access and Justice for All
Help protect yourself from becoming the next victim...

- Before you do anything, immediately contact a relative, close friend, or other trusted individual to independently confirm the facts and the circumstances for yourself.
- Contact local law enforcement to report and/or verify the situation.
- File a report with the Federal Trade Commission.

(d) NONE OF THE ABOVE

If you answered either (a), (b), (c), then it is possible you may have just fallen victim to the latest scam used to steal your money!

Person-In-Need Scam

- Scammers call or e-mail claiming a friend or family member is in serious trouble (e.g., car wreck, arrested, lost passport).
- Scammers rely on close relationships, dramatic circumstances, and emotional ploys to convince you the situation is real.
- Scammers claim to need immediate financial assistance to solve the problem.
- Scammers request that you immediately withdraw cash and go send a money order.
- Scammers instruct you not to tell anyone (claiming embarrassment) and to send the money without requiring identification or verification to receive the funds (claiming easier and quicker access to the funds).
Appendix “H”

Consumer Alert Articles
**Family-In-Need Scam (11/2009)** – Scammers call or e-mail claiming a family member or close friend is in trouble (e.g., car wreck, arrested, lost passport). Scammers rely on family relationships, dramatic circumstances, and emotional ploys to convince you the situation is real. Scammers claim to need immediate financial assistance to solve the problem. Scammers request that you immediately withdraw cash and send a money order. Scammers instruct you not to tell anyone (claiming embarrassment) and to send the money without requiring identification or verification to receive the funds (claiming easier and quicker access to the funds).

Help protect yourself against becoming the next victim:

- Before you do anything, immediately contact a relative, close friend, or other trusted individual to independently confirm the facts and the circumstances for yourself.

- Contact local law enforcement to report and/or verify the situation.

- File a report with the Federal Trade Commission.
  By telephone: 1-877-382-4357
  Online: www.ftccomplaintassistant.gov
UPS/FedEx Delivery Failure E-mail Phishing Scam (12/2009) – (alert from www.snopes.com) Scammers send you an e-mail allegedly from UPS or Fed Ex. The e-mail will include a package number and state that UPS or Fed Ex was unable to deliver a package sent to you on such-and-such a date. The e-mail then asks you to click on a web link or open an attached document and print out the package invoice. When you click on the web link or open the attached document, a malicious computer virus is released and installed onto your computer. Before you do anything, contact UPS or Fed Ex directly to confirm and verify the facts and circumstances contained in the e-mail. Remember the following preventative tips to reduce the risk of becoming a victim of internet phishing scams:

- Do not open or respond to unsolicited e-mail messages.
- Do not click on or use web links embedded in e-mails from unknown senders.
- Do not open attached documents in e-mails from unknown senders.
- Use caution when entering personal information online.
- Update anti-virus, spyware, firewall, and anti-spam software regularly.

Two example UPS/Fed Ex scam e-mails actually sent to and received by Elder Consumer Protection Program’s personnel:
Real Example UPS/Fed Ex Scam E-mail #1

From: [Redacted]
Subject: Good day !!!
To: [Redacted]
Date: Monday, February 1, 2010, 2:21 AM

Good day,

My name is Mary Williamson George, the next of kin to my husband who died 2 months ago. I am very sorry for the delay in contacting you. I have not been available for sometime now due to burial activities of my husband.

I received a call from Mr Odoh Bennet of FedEx Shipping Agency Nigeria 2 days ago informing me that the parcel sent to you by my husband had not been delivered, because your delivery address was invalid. Therefore the parcel has been in their vault for about 2 months and a week now and it has incurred a demurrage fee of $284 USD which must be cleared before delivery.

I was never aware that my husband sent anyone a parcel. So I had to go through some of his personal belongings to ascertain if this claim by FedEx Nigeria was genuine. I finally discovered from his personal diary that a Parcel was sent on the 19th of November, 2009 containing an ATM MASTER CARD worth $125,000 USD packaged inside a Diary so that no one would notice the content. The parcel details as stated in his personal diary are: parcel Number (PNL0972-NG ) and shipment code ( FSAC FRN 9656).

I also learnt that the initial delivery charges has been cleared by my husband; the only fee left Un-paid now is the Demurrage fee of $284 USD only. I am financially handicapped to face this bill at the moment. So you would have to pay FedEx this fee for your parcel delivery to commence.

Note that, you are to quote the parcel Number (PNL0972-NG ) and shipment code ( FSAC FRN 9656) when contacting Mr Odoh Bennet the Senior Clearance Officer of FedEx Nigeria to enable him initiate the process of a new delivery.

Contact: Mr Odoh Bennet
(Senior Clearance Officer)
E-mail: [Redacted]
Tel: +2347060600273

Regards,
Mary Williamson George

Real Example UPS/Fed Ex Scam E-mail #2

From: [Redacted]
Subject: I am very sorry for the delay in contacting you
To: [Redacted]
Date: Sunday, January 31, 2010, 3:38 PM

Good day,

My name is Bosse George, the next of kin to my husband who died 2 months ago. I am very sorry for the delay in contacting you. I have not been available for sometime now due to burial activities of my husband.

I received a call from Mr Odoh Bennet of FedEx Shipping Agency Nigeria 2 days ago informing me that the parcel sent to you by my husband had not been delivered, because your delivery address was invalid. Therefore the parcel has been in their vault for about 2 months and a week now and it has incurred a demurrage fee of $284 USD which must be cleared before delivery.

I was never aware that my husband sent anyone a parcel. So I had to go through some of his personal belongings to ascertain if this claim by FedEx Nigeria was genuine. I finally discovered from his personal diary that a Parcel was sent on the 19th of November, 2009 containing an ATM MASTER CARD worth $125,000 USD packaged inside a Diary so that no one would notice the content. The parcel details as stated in his personal diary are: parcel Number (PNL0972-NG ) and shipment code ( FSAC FRN 9656).

I also learnt that the initial delivery charges has been cleared by my husband; the only fee left Un-paid now is the Demurrage fee of $284 USD only. I am financially handicapped to face this bill at the moment. So you would have to pay FedEx this fee for your parcel delivery to commence.

Note that, you are to quote the parcel Number (PNL0972-NG ) and shipment code ( FSAC FRN 9656) when contacting Mr Odoh Bennet the Senior Clearance Officer of FedEx Nigeria to enable him initiate the process of a new delivery.

Contact: Mr Odoh Bennet
(Senior Clearance Officer)
E-mail: [Redacted]
Tel: +2347060600273

Regards,
Bosse George.
Swine Flu E-mail Phishing Scam (12/2009) – (from the Centers for Disease Control and Prevention, a/k/a CDC Sponsored H1N1 Swine Flu Vaccination Program Internet Virus) Scammers send you an e-mail allegedly referencing a CDC sponsored H1N1 (Swine Flu) State Vaccination Program. The e-mail requests that users create a personal H1N1 Vaccination Profile on the CDC.gov Web site by clicking on a hyperlink included in the e-mail. When you click on the hyperlink, a malicious computer virus is released and installed onto your computer. Remember the following preventative tips to reduce the risk of becoming a victim of Internet phishing scams:

- Do not open or respond to unsolicited e-mail messages.
- Do not click on or use Web links embedded in e-mails from unknown senders.
- Do not open attached documents in e-mails from unknown senders.
- Use caution when entering personal information online.
- Update anti-virus, spyware, firewall, and anti-spam software regularly.
Charity Fraud (01/2010) – Unscrupulous individuals will use the aftermath of tragedy or disaster to perpetrate frauds and scams, citing devastation, destruction, human suffering, and an immediate need for charitable donations of goods or funds. These individuals rely and prey upon your compassion and sympathy to commit charity fraud.

Charity fraud occurs when:
(1) A legitimate individual or organization misuses donations; or
(2) An illegitimate individual or organization collects donations.

Remember the following preventative tips to reduce the risk of becoming a victim of charity fraud:

- Only donate to recognized, established, and familiar charities.
- Be cautious of charities that only develop in the wake of a tragedy or disaster.
- Be wary of charities with names that closely resemble familiar, respected or nationally known organizations.
- Be suspicious of unsolicited requests for donations or contributions, which are often received out of the blue via unsolicited e-mail, telephone call, letter, or text message.
- Give directly to the charity, not the solicitors for the organization who often take a portion of the proceeds to cover their costs.
- Ask for written information, including the charity’s name, address, telephone number, mission statement, allocation of donations, and proof of tax deduction. Verify and confirm the legitimacy of the charity by contacting the Better Business Bureau’s Wise Giving Alliance website, or contacting the National Association of State Charity Officials website.
- Don’t give or send cash.
- Do not give out personal or financial information, including your Social Security Number, credit card number, or bank account information.
- Make donations by check and payable to the official name of the charity.

Do not give out personal or financial information, including your Social Security Number, credit card number, or bank account information. Make donations by check and payable to the official name of the charity. For more information, and additional safeguards, visit the Federal Trade Commission’s Charity Fraud website.

Florida Department of Agriculture and Consumer Services
www.800helpfla.com
1-800-435-7352

BBB Wise Giving Alliance
www.give.org
(703) 276-0100

Elder Consumer Protection Program ~ Financial Scam & Fraud Elder Awareness Project
Center for Excellence in Elder Law
Access and Justice For All®
Work-at-Home Scam (04/2010) – When the economy is down, people naturally lean toward “get rich quick” schemes. As such, these schemes have become more advanced and popular throughout the years. Today, one of the biggest “get rich quick” schemes is the work-at-home scam. This scam not only promises quick money, but that you can work from the convenience of your home and at your own pace and schedule. However, there is always a catch, whether that you have to buy overpriced starter kits, attend expensive classes, or pay fees and hidden costs.

Warning Signs of a Work-at-Home Scam:

• You don’t get paid until the work is and determined to meet a vague standard. This type of scheme allows the person in charge of payment to say that your work was substandard and then you never get paid.

• Hidden costs and extra fees. Starter kits, and supply costs could be expensive and overpriced, eventually costing you more money than what you get paid.

• Unrealistic time estimates for job completion. Jobs could take much more time than advertised, this would reduce the time you have available to do other jobs.

• A request for your credit card information. Legitimate jobs seldom ask for or require your credit card information. This usually is a red flag that it might be a scam. Once scammers they have this number, scammers can make fraudulent or reoccurring charges to your credit card.

• Use of well-known company logos. Often a well-known and reputable company name or logo will be used to support or endorse the work-at-home company. Always check into claims made by the work-at-home company. Do not believe whatever you read, see, or are told simply because it references a company name or logo you know or trust.

• Unsolicited offers. Always be careful when you receive an unsolicited job offer. Often vague and sounding too good to be true, the unsolicited offers are most likely a scam or fraud.

To help avoid becoming a victim of a work-at-home scheme it is important to be informed. Also remember to ask pointed questions and demand detailed answers in writing. The questions may include: What does the job specifically require? How much will I get paid and how often am I paid? Is there any documentation to prove the claims being made? What is my total cost to participate in this program? How many hours a week will I have to work?

Another way to protect yourself is to check with the Better Business Bureau or your state’s Attorney General to see if there have been any complaints about the company. However, be aware that even if there are no documented complaints, it doesn’t mean that this is a legitimate company. There are always ways to hide previous bad practices.

If you feel you may be a victim of this type of scam, contact the Federal Trade Commission at http://www.ftc.gov/complaint or 1-877-FTC-HELP (1-877-382-4357).
Bad Check Scam (04/2010) – This new fraud is actually anything but. Scammers are repackaging well-known unsolicited e-mail frauds as something slightly different, but with the same intended result. Alleged potential clients e-mail law firms, often regarding civil matters, send a cashier's check for an amount that exceeds the firm's specified retainer, and then requests a refund for the balance. After the refund is issued, the check then turns out to be fraudulent and the firm is out the money. There are a number of warning signs that you can be on the lookout for that will reduce your risk of being taken by one of these scams:

- Be wary of clients gained via the internet, especially when correspondence comes from public, free email accounts.

- Properly verify the client information you receive and cross-check that with the information on any checks sent to you.

- Ensure that your support staff is also properly educated about these frauds.

- Hold funds until they clear the issuing bank, even if your bank is willing to immediately credit the funds.

- This is especially true if the client is insistent on having the balance of the money immediately refunded or if you are being asked to wire the money overseas.

There are many resources online that can help you identify potential scams before any harm can be done to you or your firm.
Oil Spill Disaster Scams (07/2010) — In the wake of the BP oil spill disaster, consumers have a lot more to worry about than just the oil washing ashore. Unsuspecting consumers are being targeted by unscrupulous scammers and becoming victims of oil spill disaster scams. Examples of the newest and latest oil spill disaster scams include:

Insurance Agent/Adjuster Impersonations:
- The Pitch: Person or organization pretends to be an agent or adjuster offering assistance with filing or expediting a loss or damages claim.
- The Scam: You are required to disclose personally identifying information that can be used to commit identity theft, or you are required to pay upfront and expensive application, processing, or expedited filing fees.
- The Facts:
  - BP will pay for property damage, cleanup and response costs, and any other legitimate claims resulting from the oil spill.
  - All claims should be filed directly with BP by telephone (1-800-440-0858) or online (www.bp.com/claims).

Charity Frauds:
- The Pitch: Person or organization pretends to be soliciting donations to aid and assist with relief and recovery efforts.
- The Scam: The organization is often phony, donations are privately pocketed, or donations to a legitimate organization are used for operational and administrative costs versus helping with the underlying cause.
- The Facts:
  - Ask for specific detailed written information regarding the organization.
  - Verify the legitimacy of the organization with the Better Business Bureau (1-702-276-0100 or www.give.org).
  - Pay by check or credit card payable directly to the charitable organization.
  - Get a detailed receipt.

Phony Employment or Volunteer Opportunities:
- The Pitch: Person or organization pretends to have immediate employment or volunteer opportunities.
- The Scam: You are required to disclose personally identifying information that can be used to commit identity theft, or you are required to pay upfront and expensive application, training, headhunting, materials, or processing fees.
- The Facts:
  - Before providing any personally identifying information, confirm both the company and the opportunity are legitimate.
  - While volunteers may need training to assist with the oil spill cleanup, such as special skills on how to handle both the hazardous materials and the impacted wildlife, most if not all of the necessary training is offered for free through the involved volunteer organizations.
  - Only volunteer with registered organizations which can best assess current needs, your available skills, and overall proper placement. Locate registered volunteer organizations directly associated with the oil spill by telephone (1-866-448-5816) or online under the “Volunteering” section of each state’s individual response website (www.bp.com).

Investment Opportunity Scams:
- The Pitch: Person or organization pretends to have beneficial investment opportunities associated with companies, services, or products having a connection with the oil spill disaster relief and recovery effort.
- The Scam: You are required to disclose personally identifying information that can be used to commit identity theft, or all facts and truths about the opportunity is not disclosed including such details as the investment is not guaranteed or secured.
- The Facts:
  - Watch for unsolicited investment opportunity letters, telephone calls, and e-mails that may promise immediate or high profits from the oil spill relief or recovery efforts. These opportunities may even claim to have direct contacts with BP or other well known companies, services, or products.
  - Never succumb to high-pressure tactics urging you to invest immediately. Always take your time to research and consider any investment choice or decision.
  - Investigate all investment opportunities and associated companies, services, and products with local, state, and federal regulatory agencies and resources.
Healthcare Reform Scams & Frauds (09-2010) – Many people are confused about changes resulting from healthcare reform. Scam artists are using consumers’ confusion and uncertainty to take their money. Several popular scams regarding healthcare reform include:

New or Updated Insurance or Prescription Plans – Scammers contact consumers about obtaining new or updating current health insurance or prescription plans. Scammers claim that under the new healthcare reform laws, consumers must obtain new health insurance or new prescription coverage or update current plans. Scammers apply high-pressure tactics, insisting coverage is going to expire or that there is a limited open-enrollment period to take advantage of the offers. Most of the plans the scammers are selling are fakes, such as “ObamaCare.” For those legitimate plans, read the terms carefully as they may either contain coverage that is not needed or wanted, or require high out-of-pocket premiums and fees to be paid up front.

Discount Insurance or Prescription Cards – Scammers contact consumers offering discount medical plans or prescription cards. Scammers claim that the discount plans and cards will provide similar or improved coverage, but with reduced out-of-pocket costs and expenses. Most of the discount plans and cards are fakes. For those legitimate plans and cards, read the terms carefully as they may require high out-of-pocket premiums and fees to be paid up front, have few available providers, offer extremely limited benefits, or actually cover little to no services or medications.

Medicare and Social Security Benefit Verification – Scammers contact consumers pretending to be with Medicare or the Social Security Administration. Scammers claim that under the new healthcare reform laws, consumers’ personal information must be verified so that benefits may be updated or so that a new benefits card may be issued. They ask to be provided or to verify personally identifying information, which is ultimately collected and used to commit identity theft.

It is important to be a knowledgeable healthcare consumer. Being informed and proactive is the best way to help protect yourself against healthcare scams and frauds.

- Always talk with your existing health insurance provider first about your current coverage and other available options and choices.

- Do not be pressured into purchasing something you have not looked into or do not want. Shop around and compare. Take time to think before acting.

- Take your time and make an educated decision. Ask for detailed information in writing about what they are selling and who they represent, including the company, the plan, the providers, and the coverage.

- Be sure to thoroughly research the company, plan, providers, and policy. Check with the Better Business Bureau to see if the company is legitimate and/or if any complaints were filed against it. Check to see if the company is registered and licensed with your state (Contact the Florida Department of Financial Services Helpline at 1-877-693-5236).

- Ask the company for a list of who are the providers of the plan, and contact the providers to verify coverage. Be suspicious of anyone who refuses to provide you with requested information about the company, the plan, the providers, or the coverage.

- Be suspicious of fliers, ads, or e-mails that have offers that seem “too good to be true.”

- Never give out your Social Security Number, date of birth, bank account information, or credit card number unless you are absolutely sure that the company is legitimate. Be particularly cautious as some scammers and fraudsters have started using technology that allows the caller ID or the e-mail address to look legitimate.

- If someone calls you unsolicited and asks for personal information, hang up and call the office back using a verified and trusted phone number that you get from the phone book. Remember, Medicare and the Social Security Administration generally never telephone individuals unsolicited. The number for Social Security is 1-800-772-1213 and Medicare is 1-800-633-4227.
Person-In-Need Scam – Scammers call or e-mail claiming a family member or close friend is in trouble (e.g., car wreck, arrested, lost passport). Scammers rely on family relationships, dramatic circumstances, and emotional ploys to convince you the situation is real. Scammers claim to need immediate financial assistance to solve the problem. Scammers request that you immediately withdraw cash and send a money order. Scammers instruct you not to tell anyone (claiming embarrassment) and to send the money without requiring identification or verification to receive the funds (claiming easier and quicker access to the funds).

This scam is most often perpetrated on grandparents. The scammers call their victim claiming to be a grandchild who is in an emergency situation and in dire need of money. While it may seem easy enough to ask questions and seek details to confirm the identity and situation, social networking sites such as Facebook.com and Ancestry.com make it easy for scammers to access such information and deceive the victim.

Help protect against becoming a victim:

- Before you do anything, immediately contact a relative, close friend, or other trusted individual to independently confirm the facts and the circumstances for yourself.

- Beware of calls from any foreign country as many of the recent attempts have come from overseas.

Who to Contact:

- Contact local law enforcement to report and/or verify the situation.

- Contact the Florida Attorney General or your State’s Attorney General
  Florida Attorney General
  By telephone: (850) 414-3990
  Online: www.myfloridalegal.com

- File a report with the Federal Trade Commission.
  By telephone: 1-877-382-4357
  Online: www.ftccomplaintassistant.gov
Rebate/Tax Credit Scams/Frauds - State and federal governments regularly implement a variety of rebate and tax credit programs. These programs are intended to promote consumer spending and offer consumers financial incentive to “go efficient” with such things as appliances, water heaters, and home HVAC systems. Similar public and private sponsored rebate and tax credit programs include the Energy Efficiency Rebate Program, the Renewable Energy Tax Credit, the Solar Energy System Incentive Program, the Car Allowance Rebate System (Cash-for-Clunkers), and the Energy Star Appliance Rebate Program (Cash-for-Appliances). Unfortunately, these programs can also be used by scammers and fraudsters to swindle and take advantage of people. Because these are rebate and tax credits programs, consumers are reimbursed only after having hired the service or purchased the product. This allows scammers and fraudsters the opportunity to contract with a consumer for a service or product and collect full payment up front. Then, once the service is completed or the product is delivered, consumers are left on their own to deal with the fine print and details of the rebate or tax credit. Only then do consumers discover the service hired does not qualify under the program, the product purchased is not applicable for the rebate, or the rebate program is fake or expired. That is why it is important for consumers to educate themselves about these programs and become aware about all the ins and outs of a particular rebate or tax credit program before acting. Consumer Affairs recommends the following tips to help avoid a rebate or tax credit trap:

- Research and read the offer carefully before purchasing anything. Be sure to know exactly what is needed and must be done to redeem the rebate or tax credit. This may include verifying that any provider/contractor/installer is properly licensed, certified, and/or registered with the Florida Department of Business and Professional Regulation (by telephone at 1-866-532-1440 or online at http://www.myfloridicleicense.com/dbpr/).

- Obtain all necessary paperwork and documentation, including receipts, product information, warranties, rebate coupons, and/or tax credit forms. Save and keep all paperwork and documentation in a safe and easily accessible location, such as stapled to the product manual, in a warranty file, or with your other important documents.

- Be sure to retain copies of any paperwork or documentation you submit for the rebate or tax credit, including any and all contact information. Such information is essential to dispute a claim, file a complaint, or seek another form of remedy regarding the service, product, or rebate/tax credit.

- Promptly and timely complete and submit any and all rebate or tax credit forms. Many rebate and tax credit programs have time restrictions, limitations, and exclusions.

- Submit rebate or tax credit forms using certified and return receipt mail in order to track and verify appropriate and timely submission of the rebate or tax credit forms. When the mail receipt is returned, keep it with the other necessary paperwork and documentation in safe and easily accessible location.
Tax Season Scams/Frauds - Prior to 2011, no license or certification (except in California, Maryland, and Oregon) was needed to be a tax preparer. Now all tax preparers must have a Preparer Tax Identification Number (PTIN). To obtain a PTIN, preparers must obtain a background check, take a competency test and participate in continuing education (except Accountants, Attorneys, and IRS Enrolled Personnel). The IRS also instituted ethical rules for paid tax preparers, this way they can be suspended or disciplined if they engage in unethical or disreputable conduct. The 2011 rules only apply to paid tax preparers, and not to free tax-preparation services or tax shelters such as those offered through government or civic organizations. Remember that you are ultimately liable for your tax return.

Be cautious of the following:

- Fly by night places that pop up during tax season. Because of the variety of taxes, tax preparation is a year-round activity. As such, tax preparation places should be present, open, and busy year-round.

- Tax preparers who do not sign their work. Prepares should verify and validate the work performed.

- Tax preparers that base their fee on the amount of your return. Such preparers may apply questionable or inapplicable credits/deductions in order to inflate the fee charged. Then later, when your taxes submitted and reviewed by the IRS, you will be left solely accountable to answer for any discrepancies/inaccuracies.

- Beware of tax loans that give you money prior to receiving your rebate from the IRS. These loans have high cost, fees and interest. Additionally, preparers may inflate your estimated return for purposes of the loan, only to add fees and costs when the actual smaller return arrives.

- Beware of unsolicited communications from the IRS, whether by telephone, e-mail, or letter. These forms of communication may even use threats of tax fraud, tax evasion, or an offer of larger returns to entice you to respond and provide personal information. But the fact is you simply cannot trust unsolicited forms of communication, not even Caller ID. Generally, IRS does not send unsolicited e-mails or telephone calls to taxpayers.

If you have any questions or concerns about the information discussed above, or if you suspect something, please feel free to contact the following:

- Internal Revenue Service: 1-800-829-1040

This Financial Scam & Fraud Elder Awareness Project is funded in part by the U.S. Department of Health and Human Services’ Administration on Aging (Grant No. 90/MA0004/01 and 90/MA0036/01). The contents of the project are the sole responsibility of the developers of the project and do not necessarily represent the official views of the U.S. Department of Health and Human Services’ Administration on Aging. The contents of the project are not offered as legal advice, a definitive statement of law, or a complete analysis of the particular situation. The applicability of law to a particular situation requires a more exhaustive examination of the specific facts and applicable law than can be provided by the project. The contents of the project are the sole and exclusive property of Stetson University College of Law. The contents of the project are protected under the laws of the United States and other countries. Unauthorized duplication, distribution, dissemination, or exhibition of the contents of the project is strictly prohibited and may result in civil liability and criminal prosecution. © 2011 Stetson University College of Law. All Rights Reserved.
Legal/Trust/Financial Account Scam – Educated and successful professionals are not immune to scams and frauds. Scammers are targeting legal and financial professionals. Through letter, e-mail, telephone, or in-person, scammers are requesting help with personal and business matters, including litigation, settlements, investments, and transactions. The scammer is prepared with and provides convincing passports and identification, legal and financial documents, and names of attorneys and financiers allegedly affiliated with the matter. After the initial contact and some correspondence with the client, a cashier check arrives at the professional’s office allegedly from an entity related to the personal or business matter. The professional is advised to deposit the amount in a trust account, retain a portion for fees and costs, and to wire the remainder amount to the client. The overall objective is to have the professional wire the funds before the bank has time to process the cashier check through the Federal Reserve. Ultimately the cashier check is determined to be fraudulent and the professional is now obligated for the transacted funds. Even worse, some scammers conduct a reverse tracking on the trust account and commit an electronic transfer drain of the account. This scenario has left many professional’s trust accounts empty and their businesses in legal and financial ruin. Beware!

- Seems secure and convenient: cashier checks; free wire transfers; verification of funds? But with technology, there is increased risk and less security and cashier checks are not what they used to be!

- The attorney should not release the funds to the client from the trust account until the check has cleared. Be especially cautious of clients who demand dispersal of the funds immediately after the check has arrived.

- Be aware of clients who solicit services or conduct business only by e-mail or telephone. Some will claim it is due to time and distance differences. This proposition is simply a risky practice.

- If you feel like you have been contacted about or have been a victim of this scam, please contact the secret service.

  U.S. Secret Service
  Office of Government and Public Affairs
  245 Murray Drive, Building 410
  Washington, DC 20223

  Telephone: 202-406-5708

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This Financial Scam & Fraud Elder Awareness Project is funded in part by the U.S. Department of Health and Human Services’ Administration on Aging (Grant No. 90/MA0004/01 and 90/MA0036/01). The contents of the project are the sole responsibility of the developers of the project and do not necessarily represent the official views of the U.S. Department of Health and Human Services’ Administration on Aging. The contents of the project are not offered as legal advice, a definitive statement of law, or a complete analysis of the particular situation. The applicability of law to a particular situation requires a more exhaustive examination of the specific facts and applicable law than can be provided by the project. The contents of the project are the sole and exclusive property of Stetson University College of Law. The contents of the project are protected under the laws of the United States and other countries. Unauthorized duplication, distribution, dissemination, or exhibition of the contents of the project is strictly prohibited and may result in civil liability and criminal prosecution. © 2011 Stetson University College of Law. All Rights Reserved.
Service Repair Scam - Scammers have been attempting to enter potential victim's homes by posing as utility, repair or service workers. The scammers usually work in pairs, claiming to need access to perform service, provide a repair, or verify equipment or service. Another tactic is where one scammer distracts the homeowner at the front door or outside the home, while the other scammer gains access to the home through a window or backdoor. Once the scammers have gained access into your home, one will distract you while the other takes your valuables or looks for personally identifying information that can be used to steal your identity. To help protect against becoming a victim, consider the following:

- Beware of anyone who comes to your door unannounced and attempts to distract your attention.

- Verify anyone and everyone claiming to be a utility, repair, or service worker. Before your attention is distracted and before you grant any access, ask for proper identification and contact the utility, repair or service company directly to verify the employee's identity and confirm the home visit.

- If you feel like you have are being or have been a target of this scam, please immediately contact your local law enforcement agency.
Free Credit Report – Monitoring your credit report (not credit score) is extremely important to help guard against fraud and identity theft. Fortunately, obtaining and reviewing your credit report online is both convenient and easy.

It is important to realize some credit report services and online credit report providers claim to be “free” when in actuality there may be fees, charges, and automatic monthly or annual subscriptions associated with using the credit report service. As such, when researching and using a credit report service or provider, be sure to read and understand all of the terms and conditions. Alternatively, feel free to use AnnualCreditReport.com.

AnnualCreditReport.com is mandated by the federal government to provide annual free credit reports (not credit scores) to consumers. Under the mandate, a consumer is entitled to receive a free credit report from each of the three major credit reporting agencies (Equifax, TransUnion, Experian) once a year. The three major credit reporting agencies may ask if you would like to pay to receive your credit score along with your annual free credit report. However, a consumer may decline and still receive the free credit report.

To request your annual free credit report online, or for more information, please visit http://www.annualcreditreport.com.

To request your annual free credit report by telephone, call 1-877-322-8228.

To request your annual free credit report by mail, download and print the request form at https://www.annualcreditreport.com/cra/requestformfinal.pdf. Once completed, mail the request form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
Appendix "I"

DVD of Consumer Awareness Scam/Fraud Education Videos

Available for viewing at http://www.law.stetson.edu/elderconsumers

or on DVD in hardcopy by request.
Appendix "J"

DVDs of Informational/Educational Public Service Announcement Videos

Available for viewing at http://www.law.stetson.edu/elderconsumers

or on DVD in hardcopy by request.
Appendix “K”

Sampling of Expo/Law Day Event Materials
Re: Invitation to Exhibit / Request for Exhibitor
Bay Area Elder Consumer Protection Expo
Tuesday, April 20, 2010, 9:00 a.m. – 2:00 p.m.
Stetson University College of Law (Mann Lounge)
1401 – 61st Street South, Gulfport, Florida 33707

Dear Prospective Exhibitor:

For the second year in a row, the Elder Consumer Protection Program is hosting the Bay Area Elder Consumer Protection Expo. The expo is coordinated by the Financial Scam & Fraud Elder Awareness Project and will be held at Stetson University College of Law on April 20, 2010, from 9 AM until 2 PM.

The expo, which is free and open to the public, provides individuals from the community with a unified opportunity to obtain materials and receive services promoting knowledge about elder consumer protection related matters. Further, the expo is a key opportunity for various local, state, and federal consumer and community agencies to come together at a centralized interactive community-oriented event to discuss and address community concerns about elder consumer protection related matters. The expo includes exhibitor booths with representatives from various, free on-site shredding services, do-not-call/opt-out registration kiosks, free credit report kiosks, and several brief informational public service presentations.

I would like to extend an invitation to your organization to exhibit at this event. It is anticipated that at least approximately 100 to 150 persons from the surrounding community will visit the expo. There is no exhibitor fee or exhibitor charge for this event. All exhibitors will be provided display table space and two chairs. Exhibitor set-up for this event is scheduled to begin at 8:00 a.m. Exhibitor breakdown for this event is scheduled to begin at 2:00 p.m.

I would like to thank you in advance for your consideration regarding this request. Please take a moment to complete and return the attached Exhibitor Form so that we may plan accordingly. If you have any questions, please do not hesitate to contact me either by e-mail or telephone.

Sincerely,

SLADE V. DUKES, ESQ.
Program Fellow, Elder Consumer Protection Program
Project Fellow, Financial Scam & Fraud Elder Awareness Project
Telephone: (727) 562-7888
E-mail: sdukes@law.stetson.edu
Web: http://www.law.stetson.edu/elderconsumers

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BAY AREA ELDER CONSUMER PROTECTION EXPO EXHIBITOR FORM

BAY AREA ELDER CONSUMER PROTECTION EXPO
Tuesday, April 20, 2010 ~ 9:00 a.m. through 2:00 p.m.
Stetson University College of Law
1401 - 61st Street South, Gulfport, Florida 33707

1. Entity/Organization Name: _______________________________________________________

2. □ Will Attend
   □ Will Not Attend

3. Primary Contact Person Name and Title: ___________________________________________
   ___________________________________________  Mailing State: _______ Mailing Zip Code: _______
   Mailing Address: ____________________________
   Mailing City: ____________________________
   Telephone: _______________________________  E-mail: _______________________________

Secondary Contact Person Name and Title: ___________________________________________
   ___________________________________________  Mailing State: _______ Mailing Zip Code: _______
   Mailing Address: ____________________________
   Mailing City: ____________________________
   Telephone: _______________________________  E-mail: _______________________________

4. Name and Title of Person(s) Attending Event: (if different from persons listed above) ________________________________

5. Please describe any special or unique setup needs or accommodations you require for exhibiting at this event: (e.g., extra table, extra chairs, electric cord)(please note all exhibitors will automatically be provided display table space and two chairs) (please note exhibitor set-up for this event is scheduled to begin at 8:00 a.m.)
   ____________________________________________

6. Additional Information/Comments: _______________________________________________

 ____________________________________________

IF YOU HAVE ANY QUESTIONS, PLEASE CALL SLADE V. DUKES AT (727) 562-7888

Please complete this form and return by April 9, 2010.

Completed forms: e-mail to sdukes@law.stetson.edu or fax to 1-866-813-5337.
Re: Community Support/Donation for the Bay Area Elder Consumer Protection Expo

Dear Community Member:

For the second year in a row, the Elder Consumer Protection Program is hosting the Bay Area Elder Consumer Protection Expo. The expo is coordinated by the Financial Scam & Fraud Elder Awareness Project and will be held at Stetson University College of Law on April 20, 2010, from 9 AM until 2 PM.

The expo, which is free and open to the public, provides individuals from the community with the opportunity to obtain materials and receive services promoting knowledge about elder consumer protection related matters. The expo also includes exhibitor booths with representatives from local, state, and federal consumer agencies, free on-site shredding services, do-not-call/opt-out registration kiosks, free credit report kiosks, and several brief informational presentations.

Because the expo is supported by limited funding (U.S. Administration on Aging Grant No. 90MA0004/01), it is necessary to reach out to our valued community members for donations to help make the expo an overall success. **At this time, we are seeking the following forms of support:**

- **Door Prizes and/or Promotional Items** (e.g. gift certificates, venue vouchers, fraud resistant ink pens, personal shredders, paper pads, regular/pocket sized magnifying glasses).

- **Breakfast Foods and/or Beverage Items** (e.g. fresh fruit, bagels, danishes, pastries, donuts, breakfast bars, orange/apple/cranberry juice, coffee, creamer, sugar, cups, plates).

I would like to thank you in advance for your consideration regarding this request. Please remember that all donations are fully tax-deductible. If you have any questions, please feel free to contact me.

Sincerely,

SLADE V. DUKES, ESQ.
Program Fellow, Elder Consumer Protection Program
Project Fellow, Financial Scam & Fraud Elder Awareness Project
1401 - 61st Street South
Gulfport, Florida 33707-3246
Telephone: (727) 562-7888
E-mail: sdukes@law.stetson.edu
Web: [http://www.law.stetson.edu/elderconsumers](http://www.law.stetson.edu/elderconsumers)

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Elder Consumer Protection Program
Financial Scam & Fraud Awareness Project

BAY AREA ELDER CONSUMER PROTECTION EXPO

Date: TUESDAY, APRIL 20, 2010
Time: 9:00 AM - 2:00 PM
Location: Stetson University College of Law
1401 - 61st Street South
Gulfport, Florida 33707
Admission: FREE (Open to the Public) FREE

RECEIVE MATERIALS & SERVICES PROMOTING CONSUMER PROTECTION

Consumer Panel featuring Jackie Callaway from ABC Action News and Ivan Penn from the St. Petersburg Times.
Free Shredding Services to discard unwanted personal papers.
Do-Not-Call / Opt-Out / Credit Report Registration Kiosks.
Exhibit Booths by various federal, state, and local agencies.

Free Continental Breakfast.
Door Prizes.

For more information, please contact Slade V. Dukes.
Telephone: (727) 562-7888
E-mail: elderconsumers@law.stetson.edu

Please Note Space and Food May Be Limited ~ RSVP Encouraged
Financial Scam & Fraud Elder Awareness Project

Bay Area
Elder Consumer Protection Expo

Tuesday, April 20, 2010 ~ 9:00 AM until 2:00 PM

9:00 a.m. thru 2:00 p.m.
- Continental Breakfast and Beverages (in Great Hall)
  *first come, first serve

- Exhibitor Booths (in Great Hall)
  *open throughout expo

- Opt-out / Do-not-call / Free Credit Report Kiosks (in Great Hall)
  *open throughout expo

- Shredding Services (Outside at Horseshoe Driveway)
  *open throughout expo

10:15 a.m.
- First Set of Door Prize Drawings (in Great Hall)
  *must be present at drawing to win

10:30 a.m.
- Informational Town-Hall Discussion Panel (in Mann Lounge)
  * Jackie Callaway - WFTS ABC Action News
  * Ivan Penn - St. Petersburg Times
  * Kevin Jackson - Hillsborough County Consumer Protection Agency
  * Anna Marie Millett - Pinellas County Justice & Consumer Services

12:00 p.m.
- Elder Law Center and Eleazer Courtroom Tour (meet in Mann Lounge)

1:15 p.m.
- Second Set of Door Prize Drawings (in Great Hall)
  *must be present at drawing to win
STETSON UNIVERSITY COLLEGE OF LAW
MEDIA ADVISORY

Contact: Brandi Palmer

(727) 562-7381

Feb. 10, 2010

Stetson Law hosts Bay Area Elder Consumer Protection Expo in April

WHO: The public is invited to attend an expo to learn more about how to guard against current financial frauds and scams targeting the elderly and seniors. This free event will be held in the Great Hall at the Stetson University College of Law campus at 1401 61st St. S. in Gulfport.

WHAT: The Bay Area Elder Consumer Protection Expo provides an opportunity to meet with various local and state consumer protection agencies, hear from speakers about the latest financial scams and frauds, as well the opportunity to take advantage of identity theft protection services including on-site document shredders, Do-Not-Call/Opt-Out registration, and credit reporting services. Expo attendees will also be treated to continental breakfast and door prizes.

WHEN: Tuesday, April 20, 9 a.m.-2 p.m.

WHERE: Great Hall, Stetson University College of Law, 1401 61st St. S., Gulfport.

For more information, please call Elder Consumer Protection Fellow Slade V. Dukes at Stetson’s Financial Scam & Fraud Awareness Project at 727-562-7888 or e-mail elderconsumers@law.stetson.edu.

###

Stetson University College of Law is Florida's first law school. It has educated lawyers for more than a century. The law school is located in the Gulfport/St. Petersburg area with a law center in downtown Tampa.
The Elder Consumer Protection Program/Financial Scam & Fraud Elder Awareness Project would like to extend an invitation for your agency to exhibit at our upcoming Elder Consumer Law Day.

As you are aware, we have successfully organized, coordinated and conducted semi-annual elder and community focused consumer protection expos in the past. However, this year, we are approaching these events in a new way. Instead of two all-encompassing Expos with 30+ exhibitors, we are conducting three smaller separate events. These events are called Elder Consumer Law Days. The three law days will each be themed to coincide with current and relevant matters in the area of elder financial and consumer protection and awareness. Each law day will focus on new issues and concerns, while also reinforcing basic and general matters and understanding. Based on the theme for each specific law day, approximately 10 exhibitors germane to the theme are invited to exhibit during the one-and-a-half hour exhibit portion of the event. Additionally, appropriate individuals, entities, and agencies are specifically being sought to individually or collaboratively (at their choice) present/conduct one of the three learning sessions.

Provided below (and attached as a .PDF) is the announcement highlighting the three law days (including dates, theme, and tentative schedule and format). As you can see, the first event is Tuesday, January 25, 2011. The theme/topic is financial consumer issues, with a focus on consumer and financial scams and frauds. I would like to extend an invitation for your agency/entity to exhibit (during the 11:30 a.m. - 1:00 p.m. time period). As always, there is no exhibitor fee or exhibitor charge for this event. All exhibitors will be provided display table space, chairs, and lunch (with electricity, Wi-Fi, and any other special features available as needed and upon request). While exhibitors may set-up and break-down at any time throughout the duration of the event, the main exhibit portion of the event is between 11:30 a.m. through 1:00 p.m.

We hope you will sincerely consider our invitation to exhibit at the upcoming January 25, 2011 event. Please take a moment to complete and return the attached Exhibitor Form so that we may plan accordingly. If you have any questions or concerns, please do not hesitate to contact me either by e-mail or telephone to discuss.

What:
Elder Consumer Law Day (free public community event)

Where:
Stetson University College of Law, 1401 - 61st Street South in Gulfport, FL

When:
Tuesday, January 25, 2011, 9:30 a.m. to 2:00 p.m.
Shield Yourself from Financial Exploitation:
Tax Season, Investment Opportunities, Consumer Scams and Frauds

Tuesday, March 22, 2011, 9:30 a.m. to 2:00 p.m.
Protect Yourself from Financial Abuse:
Family Issues, Preplanning, Legal Document Basics

Tuesday, May 17, 2011, 9:30 a.m. to 2:00 p.m.
Batten Down Against Disaster Frauds and Scams:
Price Gouging, Home Repair, Insurance Concerns and Charity Fraud

Members of the public are invited to attend these free events, focused on informing, educating, and empowering senior and elder individuals about financial and consumer issues and concerns. The tentative schedule is as follows (subject to change):

9:00 a.m. – 9:30 a.m. Arrival and Continental Breakfast
9:30 a.m. – 9:45 a.m. Welcome and Introduction
9:45 a.m. – 10:30 a.m. Session 1
10:30 a.m. – 10:45 a.m. Break
10:45 a.m. – 11:30 a.m. Session 2
11:30 a.m. – 1:00 p.m. Lunch and Visit with Local/State/Federal Exhibitors
1:00 p.m. – 1:45 p.m. Session 3
1:45 p.m. – 2:00 p.m. Conclusion

Registration is required and limited, available on a first-come, first-serve basis. Continental breakfast and boxed lunch will be provided to registered attendees. While legal issues will be discussed, no legal advice, legal representation or legal education credit will be provided.

*Free consumer services will be open and available to the public-at-large during each event, including secure document shredding, do-not-call/opt-out registration, and free credit reports.

Sincerely,

SLADE V. DUKES, ESQ.
Program Fellow, Elder Consumer Protection Program
Project Fellow, Financial Scam & Fraud Elder Awareness Project

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Gulfport, Florida 33707-3246
Telephone: (727) 562-7888
Facsimile: (727) 345-1838
E-mail: sdukes@law.stetson.edu
Web: http://www.law.stetson.edu/elderconsumers

*The Elder Consumer Protection Program and the Financial Scam & Fraud Elder Awareness Project work in collaboration with the U.S. Administration on Aging, the National Committee for the Prevention of Elder Abuse, and the National Center on Elder Abuse.
The Elder Consumer Protection Program/Financial Scam & Fraud Elder Awareness Project would like to extend an invitation for your agency to exhibit at our upcoming March 22, 2011 Elder Consumer Law Day event.

As you are aware, we have organized, coordinated, and conducted many successful elder and community focused consumer protection events in the past. The upcoming law day event is a themed community event to coincide with current and relevant matters in the area of elder financial and consumer protection and awareness. The law day event focuses on new issues and concerns, while also reinforcing basic and general matters and understanding. Based on the theme for the specific law day event, approximately 10 to 15 exhibitors germane to the theme are invited to exhibit during the one-and-a-half hour exhibit portion of the event. Additionally, appropriate individuals, entities, and agencies are specifically being sought to individually or collaboratively (at their choice) present/conduct one of the three learning sessions.

Accordingly, I am sending this request to extend a sincere invitation for your entity to exhibit (during the 11:30 a.m. - 1:00 p.m. time period). As always, there is no exhibitor fee or exhibitor charge for this event. All exhibitors will be provided display table space, chairs, and lunch (with electricity, Wi-Fi, and any other special features available as needed and upon request). While exhibitors may set-up and break-down at any time throughout the duration of the event, the main exhibit portion of the event is between 11:30 a.m. through 1:00 p.m.

We hope you will sincerely consider our invitation to exhibit at the upcoming March 22, 2011 law day event. Please take a moment to complete and return the attached Exhibitor Form so that we may plan accordingly. If you have any questions or concerns, please do not hesitate to contact me either by e-mail or telephone to discuss.

What:
Elder Consumer Law Day (free public community event)

Where:
Stetson University College of Law, 1401 - 61st Street South in Gulfport, FL

When:
Tuesday, March 22, 2011, 9:30 a.m. to 2:00 p.m.
Protect Yourself from Financial Abuse:
Family Issues, Preplanning, Legal Document Basics

Members of the public are invited to attend these free events, focused on informing, educating, and empowering senior and elder individuals about financial and consumer issues and concerns. The tentative schedule is as follows (subject to change):

9:00 a.m. – 9:30 a.m. Arrival and Breakfast
9:30 a.m. – 9:45 a.m. Welcome and Introduction
9:45 a.m. – 10:30 a.m. Session 1
10:30 a.m. – 10:45 a.m. Break
10:45 a.m. – 11:30 a.m. Session 2
11:30 a.m. – 1:00 p.m. Lunch and Visit Exhibitors
1:00 p.m. – 1:45 p.m. Session 3
1:45 p.m. – 2:00 p.m. Conclusion

Registration is required and limited, available on a first-come, first-serve basis. Continental breakfast and boxed lunch will be provided to registered attendees. While legal issues will be discussed, no legal advice, legal representation or legal education credit will be provided.

*Free consumer services will be open and available to the public-at-large during each event, including secure document shredding, do-not-call/opt-out registration, and free credit reports.

Sincerely,

SLADE V. DUKES, ESQ.
Program Fellow, Elder Consumer Protection Program
Project Fellow, Financial Scam & Fraud Elder Awareness Project

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Web: http://www.law.stetson.edu/elderconsumers

*The Elder Consumer Protection Program and the Financial Scam & Fraud Elder Awareness Project work in collaboration with the U.S. Administration on Aging, the National Committee for the Prevention of Elder Abuse, and the National Center on Elder Abuse.
January 13, 2011

Publix at South Pasadena (Store #01348)
Attn: Josh Wilson and/or Crystal Marlow
1075 Pasadena Ave South
South Pasadena, Florida 33707-2037

Re: Elder Consumer Law Days - Request for Community Support/Donation

Dear Mr. Wilson and/or Ms. Marlow:

For the third year in a row, the Elder Consumer Protection Program is hosting free public
community events focused on informing, educating, and empowering members of the public
about issue and concerns in the area of elder consumer and financial protection and awareness.

As you may be aware, the Program has successfully organized, coordinated, and conducted semi-annual elder and community focused consumer protection expos in the past. However, this year,
we are conducting three smaller separate events. These events are called Elder Consumer Law
Days. The three law day events are each individually themed to coincide with current and
relevant matters in the area of elder financial and consumer protection and awareness.
Approximately 10 to 15 relevant local, state, and federal agencies and entities are exhibiting
during the one-and-a-half hour exhibit portion of each event. Additionally, appropriate
professionals, entities, and agencies are individually or collaboratively conducting each the three
learning sessions. Free services are also provided at each of the three law day events, including
do-not-call/opt-out registration, free credit reports, and free secure document shredding services
donated by Secure On-site Shredding.

Because the Program is only supported and made possible through very limited grant funding
(U.S. Administration on Aging Grant No. 90MA0036/01), it is necessary to reach out to our
valued community members for donations to help make our efforts an even greater overall
success. Accordingly, the Program would like to request Publix’s consideration for the donation
of a sheet cake to accompany the lunch portion of one, two, or all three of our law day events
(January 25, 2011; March 22, 2011; May 17, 2011). It is estimated that the maximum possible
attendance at each event will be 75 persons. All other breakfast and lunch food and beverage is
either being donated or contributed at a reduced rate.
I would like to thank you in advance for your consideration regarding this request for support. Please remember that all donations are fully tax-deductible. Additionally, all support will be well acknowledged at the event and in promotional/advertising materials. If you have any questions or concerns, please feel free to contact me.

Sincerely,

SLADE V. DUKES, ESQ.
Program Fellow, Elder Consumer Protection Program
Project Fellow, Financial Scam & Fraud Elder Awareness Project

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Web: http://www.law.stetson.edu/elderconsumers
**Elder Consumer Law Day**

*Brought to you by*

The Elder Consumer Protection Program and
The Financial Scam & Fraud Elder Awareness Project

What: Elder Consumer Law Day *(free public community event)*

Where: Stetson University College of Law, 1401 - 61st Street South in Gulfport, FL

When: **Tuesday, January 25, 2011, 9:30 a.m. to 2:00 p.m.**
Shield Yourself from Financial Exploitation:
Tax Season, Investment Opportunities, Consumer Scams and Frauds

**Tuesday, March 22, 2011, 9:30 a.m. to 2:00 p.m.**
Protect Yourself from Financial Abuse:
Family Issues, Preplanning, Legal Document Basics

**Tuesday, May 17, 2011, 9:30 a.m. to 2:00 p.m.**
Batten Down Against Disaster Frauds and Scams:
Price Gouging, Home Repair, Insurance Concerns and Charity Fraud

Open to the public, these events focus on informing and educating, informing, and empowering elder individuals about financial and consumer issues and concerns.

**Registration is required and limited.** To register, or for information, e-mail elderconsumers@law.stetson.edu or call (727) 562-7888. Light breakfast and boxed lunch provided for registered attendees.

*Free services will be available to the public-at-large, including credit reports, do-not-call/opt-out registration, and secure document shredding. (no legal advice, legal representation, or legal education credit is provided)*

**Many thanks to our Donors and Contributors:**

Schakolad Chocolate Factory

JD's Catering at Stetson University College of Law

Publix

STETSON LAW

SECURE ON-SITE SHREDDING
ELDER CONSUMER LAW DAY

The Elder Consumer Protection Program and
The Financial Scam & Fraud Elder Awareness Project

Open to the public, these events focus on informing and educating, informing, and empowering elder individuals about financial and consumer issues and concerns.

What: Elder Consumer Law Day *(free public community event)*

Where: Stetson University College of Law, 1401 - 61st Street South in Gulfport, FL

When: 
- **Tuesday, January 25, 2011, 9:30 a.m. to 2:00 p.m.**
  - Shield Yourself from Financial Exploitation:
    - Tax Season, Investment Opportunities, Consumer Scams and Frauds

- **Tuesday, March 22, 2011, 9:30 a.m. to 2:00 p.m.**
  - Protect Yourself from Financial Abuse:
    - Family Issues, Preplanning, Legal Document Basics

- **Tuesday, May 17, 2011, 9:30 a.m. to 2:00 p.m.**
  - Batten Down Against Disaster Frauds and Scams:
    - Price Gouging, Home Repair, Insurance Concerns and Charity Fraud

Registration is required and limited. To register, or for information, e-mail elderconsumers@law.stetson.edu or call (727) 562-7888. Light breakfast and boxed lunch provided for registered attendees.

*Free services will be available to the public-at-large, including credit reports, do-not-call/opt-out registration, and secure document shredding. (no legal advice, legal representation, or legal education credit is provided)

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at
Stetson University College of Law
ELDER CONSUMER LAW DAY

The Elder Consumer Protection Program and
The Financial Scam & Fraud Elder Awareness Project

STETSON LAW

The Center for Excellence in
ELDER LAW
ACCESS AND JUSTICE FOR ALL*

Open to the public, these events focus on informing and educating, informing, and empowering elder individuals about financial and consumer issues and concerns.

What: Elder Consumer Law Day (free public community event)

Where: Stetson University College of Law, 1401 - 61st Street South in Gulfport, FL

When: Tuesday, January 25, 2011, 9:30 a.m. to 2:00 p.m.

Shield C O M P L E T E D Exploitation:
Tax Season, Investment Opportunities, Consumer Scams and Frauds

Tuesday, March 22, 2011, 9:30 a.m. to 2:00 p.m.
Prot. C O M P L E T E D Abuse:
Family Issues, Preplanning, Legal Document Basics

Upcoming Tuesday, May 17, 2011, 9:30 a.m. to 2:00 p.m.
Batten Down Against Disaster Frauds and Scams:
Price Gouging, Home Repair, Insurance Concerns and Charity Fraud

Registration is required and limited. To register, or for information, e-mail elderconsumers@law.stetson.edu or call (727) 562-7888.

Light breakfast and boxed lunch provided for registered attendees.

*Free services will be available to the public-at-large, including credit reports, do-not-call/opt-out registration, and secure document shredding. (no legal advice, legal representation, or legal education credit is provided)

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Schakolad Chocolate Factory

JD's Catering at Stetson University College of Law
STETSON UNIVERSITY COLLEGE OF LAW

Dec. 8, 2010

Seniors invited to free Elder Consumer Law Day series at Stetson


Where: Stetson University College of Law, 1401 61st St. S. in Gulfport.

When: Jan. 25, 2011, 9:30 a.m. to 2 p.m.
Shield Yourself from Financial Exploitation:
Tax Season, Investment Opportunities, Consumer Scams and Frauds

March 22, 2011, 9:30 a.m. to 2 p.m.
Protect Yourself from Financial Abuse:
Family Issues, Preplanning, Legal Document Basics

May 17, 2011, 9:30 a.m. to 2 p.m.
Batten Down Against Disaster Frauds and Scams:
Price Gouging, Home Repair, Insurance Concerns and Charity Fraud

Members of the public are invited to attend these free events, focused on informing, educating and empowering senior and elder individuals.

Free consumer services will be provided, including secure on-site document shredding, do-not-call/opt-out registration, and free credit report registration. While legal issues will be discussed, no legal advice, legal representation or legal education credit will be provided.

Registration is required and limited, available on a first-come, first-serve basis. Continental breakfast and boxed lunch will be provided to registered attendees.

To register, or for more information, call Slade V. Dukes at 727-562-7888 or e-mail elderconsumers@law.stetson.edu.

To learn more about Stetson’s Elder Consumer Protection Program and Financial Scam & Fraud Elder Awareness Project, visit http://www.law.stetson.edu/elderconsumers.

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*Stetson University College of Law is Florida’s first law school. It has educated lawyers for more than a century. The law school is located in the Gulfport/St. Petersburg area with a satellite campus in downtown Tampa. Stetson University’s historic campus, founded in 1883 in DeLand, is home to the College of Arts & Sciences, School of Business Administration and School of Music, and has a satellite center in Celebration offering advanced degrees.*
Stetson hosts last event of Elder Consumer Law Day series for seniors on May 17 in Gulfport


Where: Eleazer Courtroom, Stetson University College of Law, 1401 61st St. S. in Gulfport.

When: May 17, 2011, Batten Down Against Disaster Frauds and Scams: Price Gouging, Home Repair, Insurance Concerns and Charity Fraud
Event begins at 9:30 a.m. and ends at 2 p.m.

Tuesday’s event is the last in the Elder Consumer Law Day series for seniors, which began in January.

Free consumer services will be provided, including secure document shredding, do-not-call/opt-out registration, and free credit report registration. While legal issues will be discussed, no legal advice, legal representation or legal education credit will be provided.

Registration is required and limited, available on a first-come, first-serve basis. Continental breakfast and boxed lunch will be provided to registered attendees.

To register, or for more information, call Slade V. Dukes at 727-562-7888 or e-mail elderconsumers@law.stetson.edu.

###

*Stetson University College of Law is Florida’s first law school. It has educated lawyers for more than a century. The law school is located in the Gulfport/St. Petersburg area with a satellite campus in downtown Tampa. Stetson University’s historic campus, founded in 1883 in DeLand, is home to the College of Arts & Sciences, School of Business Administration and School of Music, and has a satellite center in Celebration offering advanced degrees.*
MEDIA ADVISORY

Stetson hosts event to raise consumer awareness about disaster fraud on May 17 in Gulfport

GULFPORT, Fla.—Hurricane season is right around the corner. Slade Dukes, Stetson’s Elder Consumer Protection Program administrator, calls it “scam and fraud season.” It’s the time of year when hurricanes and disaster bring out the most predatory scam artists. Dukes will be introducing Stetson’s Elder Consumer Law Day on May 17 in the Eleazer Courtroom, at 1401 61st St. S., Gulfport.

Tomorrow from 9:30 a.m.–2 p.m., consumers can learn how to “Batten Down Against Disaster Frauds and Scams” at Stetson Law’s program on price gouging, home repair, insurance concerns and charity fraud.

The Better Business Bureau and representatives from five state agencies, including the Florida Department of Business and Professional Regulation, the Attorney General’s Office, the Florida Department of Agriculture and Consumer Services, Department of Financial Services, and Office of Insurance Regulation, will be presenting. Free consumer services will be provided, including secure document shredding, do-not-call/opt-out registration, and free credit report registration.

Newsroom Note: Dukes is introducing the program and is available for interviews throughout the day. For more information, call Slade V. Dukes at 727-562-7888 or e-mail elderconsumers@law.stetson.edu.

Stetson University College of Law is Florida’s first law school. It has educated lawyers for more than a century. The law school is located in the Gulfport/St. Petersburg area with a satellite campus in downtown Tampa. Stetson University's historic campus, founded in 1883 in DeLand, is home to the College of Arts & Sciences, School of Business Administration and School of Music, and has a satellite center in Celebration offering advanced degrees.
ELDER CONSUMER LAW DAY EXHIBITOR FORM

Stetson University College of Law
1401 - 61st Street South, Gulfport, Florida 33707

1. Entity/Organization Name:

2. □ Will Attend □ Will Not Attend

3. Primary Contact Person Name and Title:

Mailing Address:
Mailing City: Mailing State: Mailing Zip Code:
Telephone: E-mail:

Secondary Contact Person Name and Title:

Mailing Address:
Mailing City: Mailing State: Mailing Zip Code:
Telephone: E-mail:

4. Name and Title of Person(s) Attending Event: (if different from persons listed above)

5. Please describe any special or unique setup needs or accommodations you require for exhibiting at this event: (e.g., extra table, extra chairs, electric cord) (please note all exhibitors will automatically be provided display table space and chairs)

6. Additional Information/Comments:

IF YOU HAVE ANY QUESTIONS, PLEASE CALL SLADE V. DUKES AT (727) 562-7888

Please complete this form and return by Wednesday, January 19, 2011.

Completed forms: e-mail to sdukes@law.stetson.edu or fax to (727) 345-1838.
ELDER CONSUMER LAW DAY EXHIBITOR FORM

The Center for Excellence in
ELDER LAW
ACCESS AND JUSTICE FOR ALL

Tuesday, March 22, 2011
Stetson University College of Law
1401 - 61st Street South, Gulfport, Florida 33707
(Exhibit Location: Center for Special Needs Trust Hearing Room)

1. Entity/Organization Name: ______________________________________________________

2. □ Will Attend  □ Will Not Attend

3. Primary Contact Person Name and Title: ____________________________________________

Mailing Address: ________________________________________________________________
Mailing City: ________________________  Mailing State: ______  Mailing Zip Code: ______
Telephone: ________________________  E-mail: ______________________________________

Secondary Contact Person Name and Title: ___________________________________________

Mailing Address: ________________________________________________________________
Mailing City: ________________________  Mailing State: ______  Mailing Zip Code: ______
Telephone: ________________________  E-mail: ______________________________________

4. Name and Title of Person(s) Attending Event: (if different from persons listed above)

______________________________________________________________________________

5. Please describe any special or unique setup needs or accommodations you require for exhibiting
(e.g., extra space, extra chair, electric): (display table space and chairs will be automatically provided)

______________________________________________________________________________

______________________________________________________________________________

6. Additional Information/Comments: ________________________________________________

______________________________________________________________________________

IF YOU HAVE ANY QUESTIONS, PLEASE CALL SLADE V. DUKES AT (727) 562-7888

Please complete this form and return by Wednesday, March 16, 2011

Completed forms may be returned by e-mailed (sdukes@law.stetson.edu) or fax (727-345-1838).
ELDER CONSUMER LAW DAY EXHIBITOR FORM

STETSON LAW

The Center for Excellence in
Elder Law
ACCESS AND JUSTICE FOR ALL

Tuesday, May 17, 2011
Stetson University College of Law
1401 - 61st Street South, Gulfport, Florida 33707
(Exhibit Location: Center for Special Needs Trust Hearing Room)

1. **Entity/Organization Name:**

2. □ Will Attend  □ Will Not Attend

3. **Primary Contact Person Name and Title:**

   Mailing Address:
   Mailing City:  Mailing State:  Mailing Zip Code:
   Telephone:  E-mail:

**Secondary Contact Person Name and Title:**

   Mailing Address:
   Mailing City:  Mailing State:  Mailing Zip Code:
   Telephone:  E-mail:

4. **Name and Title of Person(s) Attending Event:** *(if different from persons listed above)*

5. Please describe any special or unique setup needs or accommodations you require for exhibiting *(e.g., extra space, extra chair, electric)*: *(display table space and chairs will be automatically provided)*

6. **Additional Information/Comments:**

   __________________________________________________________
   __________________________________________________________
   __________________________________________________________

   **If you have any questions, please call Slade V. Dukes at (727) 562-7888**

   Please complete this form and return by Wednesday, May 11, 2011

   Completed forms may be returned by e-mailed (sdukes@law.stetson.edu) or fax (727-345-1838).
ELDER CONSUMER LAW DAY

Tuesday, January 25, 2011 ~ Shield Yourself From Financial Exploitation

9:00 a.m.  Continental Breakfast (*Eleazer Foyer*)

9:30 a.m.  Welcome (*Eleazer Courtroom*)

9:45 a.m.  Session 1 (*Eleazer Courtroom*)
            *Pinellas County Department of Justice and Consumer Services*
            *Hillsborough County Consumer Protection Agency*

10:30 a.m. Break

10:45 a.m. Session 2 (*Eleazer Courtroom*)
            *Florida Department of Financial Services*

11:30 a.m. Lunch (*Eleazer Foyer*)
            Visit Exhibitors (*Special Needs Trust Hearing Room*)
            Opt-Out/Do-Not-Call/Credit Reports (*Parker Judge's Chambers*)

1:00 p.m.  Session 3 (*Eleazer Courtroom*)
            *CredAbility*
            *Elder Consumer Protection Program*

1:45 p.m.  Conclusion (*Eleazer Courtroom*)
Elder Consumer Protection Program
Financial Scam & Fraud Elder Awareness Project

ELDER CONSUMER LAW DAY
Tuesday, March 22, 2011 ~ Protect Yourself from Financial Abuse

9:00 a.m. Arrival and Continental Breakfast (Eleazer Foyer)

9:30 a.m. Welcome (Eleazer Courtroom)

9:45 a.m. Session 1 (Eleazer Courtroom)
Florida Dept. Children and Families, Adult Protective Services

10:30 a.m. Break

10:45 a.m. Session 2 (Eleazer Courtroom)
Bay Area Legal Services, Inc.

11:30 a.m. Lunch (Eleazer Foyer)
Visit Exhibitors (Special Needs Trust Hearing Room)
Opt-Out/Do-Not-Call/Credit Reports (Parker Judge’s Chambers)

12:50 p.m. Session 3 (Eleazer Courtroom)
Residential Mortgage Foreclosure Forum Organizing Comm.

1:05 p.m. Session 4 (Eleazer Courtroom)
Area Agency on Aging of Pasco-Pinellas, Inc.

1:20 p.m. Session 5 (Eleazer Courtroom)
Florida Dept. Elder Affairs, Long-term Care Ombudsman Program

2:00 p.m. Conclusion and Adjourn (Eleazer Courtroom)
Tuesday, May 17, 2011 ~ Batten Down Against Disaster Frauds/Scams

9:00 a.m.  Continental Breakfast (Eleazer Foyer)

9:30 a.m.  Welcome (Eleazer Courtroom)

9:45 a.m.  Session 1 (Eleazer Courtroom)
            Florida Department of Financial Services
            (Office of External Affairs, Division of Agent and Agency,
            and Division of Insurance Fraud)

10:30 a.m. Break

10:45 a.m. Session 2 (Eleazer Courtroom)
            Florida Department of Agriculture & Consumer Services
            (Division of Consumer Services)
            Office of the Attorney General of Florida
            (Economic Crimes Division)

11:30 a.m. Lunch (Eleazer Foyer)
            Visit Exhibitors (Special Needs Trust Hearing Room)
            Opt-Out/Do-Not-Call/Credit Reports (Parker Judge's Chambers)

1:00 p.m.  Session 3 (Eleazer Courtroom)
            Florida Department of Business and Professional Regulation

1:45 p.m.  Conclusion (Eleazer Courtroom)
Appendix “L”

DVDs of Video Recordings from each of the three Elder Consumer Law Day Events

Available for viewing at http://www.law.stetson.edu/elderconsumers

or on DVD in hardcopy by request.
Appendix “M”

Copy of Engagement Survey
Name of Location: ___________________________ Date: ________________

1. **Was the presentation useful in informing you about the topic?**
   - [ ] Extremely
   - [ ] Very Much
   - [ ] Somewhat
   - [ ] Very Little
   - [ ] Not At All

2. **Was the presentation useful in educating you about how to avoid being a victim?**
   - [ ] Extremely
   - [ ] Very Much
   - [ ] Somewhat
   - [ ] Very Little
   - [ ] Not At All

3. **Was the PowerPoint useful/helpful? (if used as part of presentation)**
   - [ ] Extremely
   - [ ] Very Much
   - [ ] Somewhat
   - [ ] Very Little
   - [ ] Not At All

4. **Were the handouts useful/helpful? (if used as part of presentation)**
   - [ ] Extremely
   - [ ] Very Much
   - [ ] Somewhat
   - [ ] Very Little
   - [ ] Not At All

5. **Rank the presentation on a scale of 1 to 10 (1 = poor; 10 = excellent):** _________

6. **Did the presenter seem knowledgeable?**  
   - [ ] Yes  
   - [ ] No

7. **Would you attend another presentation?**  
   - [ ] Yes  
   - [ ] No

8. **Rank the presenter on a scale of 1 to 10 (1 = poor; 10 = excellent):** _________

**Topic suggestions or requests:** ________________________________________________
_____________________________________________________________________________

**Additional comments:** ________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________
_____________________________________________________________________________

**PLEASE GIVE COMPLETED SURVEY BACK TO PRESENTER WHEN FINISHED. THANK YOU.**
FINANCIAL SCAM & FRAUD ELDER AWARENESS PROJECT

VOLUNTARY ANONYMOUS PRESENTATION SURVEY

Name of Location: ___________________________ Date: ________________

1. Was the presentation useful in informing you about the topic?
   □ Extremely □ Very Much □ Somewhat □ Very Little □ Not At All

2. Was the presentation useful in educating you about how to avoid being a victim?
   □ Extremely □ Very Much □ Somewhat □ Very Little □ Not At All

3. Were the handouts / brochures / PowerPoints useful/helpful? (if used as part of presentation)
   □ Extremely □ Very Much □ Somewhat □ Very Little □ Not At All

4. Would you attend another presentation? □ Yes □ No

5. Did the presenter seem knowledgeable? □ Yes □ No

6. Rank the presentation on a scale of 1 (poor) to 10 (excellent): ________

7. Rank the presenter on a scale of 1 (poor) to 10 (excellent): ________

Topic suggestions or requests: ______________________________________________________
________________________________________________________________________________
________________________________________________________________________________

Additional comments: ______________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

PLEASE GIVE COMPLETED SURVEY BACK TO PRESENTER WHEN FINISHED. THANK YOU.
Appendix “N”

Copy of Event Survey
FINANCIAL SCAM & FRAUD ELDER AWARENESS PROJECT
1401-61st Street South, Gulfport, Florida 33707 • (727) 562-7888

ANONYMOUS VOLUNTARY SURVEY

1. Primary Residence: (city) ________________________________ (state) ________________

2. Current Living Arrangement: (please circle one)
   House                  Apartment             Condo/Townhome         Retirement Community
   Independent Living    Assisted Living       Nursing Home

3. Age: (please circle one)
   21-30  31-40  41-50  51-60  61-70  71-80  81-90  91-100

4. Gender: (please circle one) Male Female

5. How did you hear about the Expo?


6. What was your MOST FAVORITE part of the Expo?


7. What was your LEAST FAVORITE part of the Expo?


8. Please rank the Expo on a scale of 1 to 10 ( 1 = Poor ; 10 = Excellent ) __________

9. Would you attend the Expo again? (please circle one) Yes No

10. Additional Comments/Suggestions:


Please Return Completed Survey Back to Registration/Welcome Table. Thank you.
1. Primary Residence: (city) __________________________________________ (state)_____________________

2. Current Living Arrangement: (please circle one)

   House          Apartment          Condo/Townhome        Retirement Community
   Independent Living  Assisted Living    Nursing Home

3. Age: (please circle one)

   21-30  31-40  41-50  51-60  61-70  71-80  81-90  91-100

4. Gender: (please circle one) Male Female

5. How did you hear about the Elder Consumer Law Day?

   ____________________________________________________________

6. What did you like most about the Elder Consumer Law Day event?

   ____________________________________________________________

7. What did you like least about the Elder Consumer Law Day event?

   ____________________________________________________________

8. Please rank the Law Day on a scale of 1 to 10 (1 = Poor; 10 = Excellent) ______________

9. Would you attend another Elder Consumer Law Day? (please circle one) Yes No

10. Additional Comments/Suggestions:

    ____________________________________________________________
    ____________________________________________________________
    ____________________________________________________________
    ____________________________________________________________

Please Return Completed Survey Back to Registration/Welcome Table. Thank you.