



CRIME WATCH

Your knowledge is our power
954-435-6528

10th annual National Consumer Protection Week promoted financial literacy as a sound investment

Pembroke Pines Crime Watch joined a group of federal, state and local government agencies and national consumer advocacy organizations to launch the 10th annual National Consumer Protection Week (NCPW), March 2-8, 2008. NCPW highlights consumer education efforts in the fight against fraud in communities across the nation. NCPW 2008's organizers are encouraging people from coast to coast to focus on the financial facts of life.

It's a sound investment: Financially savvy consumers are likely to make smarter decisions about managing their money, using credit wisely and building a solid financial foundation.

Consumers conduct some type of financial transaction requiring an educated decision every day: shopping for a mortgage or auto loan; understanding and reconciling credit card statements and telephone bills; choosing savings and retirement plans; comparing health

insurance policies; understanding their credit report and how that affects their ability to get credit and at what cost; or simply deciding how to pay for a purchase. Education is the first line of defense for consumers to manage their money wisely and protect themselves from frauds or rip-offs.

NCPW partner organizations will provide practical – and tactical – tips so consumers can learn how to make well-informed financial decisions,

avoid credit scams and protect their personal information. Consumers can boost their financial IQ at consumer.gov/ncpw. The site features an Outreach Toolkit to help promote NCPW. Look for a sample press release, letter to the editor, poster, proclamation, webpage buttons, and banner ads to publicize NCPW and consumer protection in general. For more information, visit consumer.gov/ncpw.

Attorney General warns about credit repair scams, sues fraudulent companies

Attorney General Bill McCollum issued a consumer advisory warning Floridians about the increasing number of credit repair scams and simultaneously announced that his office's Economic Crimes Division filed two lawsuits, one against a Broward County attorney and one against a Clay County couple. The lawsuits allege the Broward attorney deceptively marketed misleading debt management services and the Clay County couple charged egregious fees for debt negotiation services that were never provided.

"Consumers who are trying to reduce or eliminate debt are working toward an admirable goal and it is unconscionable to

take advantage of these efforts," said Attorney General McCollum. "Florida citizens should always be wary of companies or individuals who are making unreasonable promises or demands, either to restore credit or reduce debt."

Laura L. Hess of Coral Springs, her Broward County law firm and two other Florida-based companies she controls are named in the first lawsuit, which states Hess allegedly signed thousands of credit card debtors up for debt management services, claiming the law firm would provide legal services to cancel debts for pennies on the dollar.

Representatives of Hess allegedly told consumers that the companies had audited the consumers' accounts and found numerous violations under the Fair Credit Billing Act, then sent notices to creditors disputing all charges. Consumers were falsely told that once these notices were issued, the consumers did not have to pay creditors and creditors could not sue or otherwise take action against them. The Attorney General's lawsuit alleges Hess's deception led to lawsuits and other actions against several debtors.

The second lawsuit, filed in Clay County Circuit Court, alleges John J. Hacker and Christa L. Caparella, operating as United Debt Solutions, promised consumers that they could reduce their debts by 50 percent or more and demanded fees that greatly exceeded legal limits for debt negotiators.

According to the lawsuit, Hacker and Caparella instructed customers to stop paying creditors and instead divert what they would have paid to the couple. Instead of contacting creditors to negotiate debt reductions, the lawsuit alleges the two simply pocketed the money. Requests for refunds were ignored and when their business ran short on funds, Hacker and Caparella debited their customers' accounts without permission. The Attorney General's Office has received nearly 100 complaints about the pair from all over the United States.

The Attorney General reminds consumers that they are entitled to one free credit report every 12 months, available at <https://www.annualcreditreport.com/cra/index.jsp>, and should beware of companies that offer quick solutions for clearing bad credit. Credit repair companies claiming they can remove negative information from a credit report are not being honest. Accurate information within seven years of the reporting period, or 10 years if the information relates to a bankruptcy, cannot be erased from a credit report. The only information that can be changed is items that are actually wrong or are after the reporting date.

Some credit repair schemes offer to "hide" bad credit by helping consumers establish a new credit identity. The company may direct the consumer to apply for an Employer Identification Number (EIN) from the Internal Revenue Service, and to use the EIN in place of his or her Social Security number when applying for credit. This practice, known as file segregation, is a federal crime. To avoid these and other credit repair scams, Attorney General McCollum offered the following tips for consumers who may be considering credit repair services:

- Contact creditors if scheduled payments will be missed and ask local credit counseling services to develop payment plans. These nonprofit groups offer credit guidance to consumers and their services are available at little or no cost. Your employer, credit union, or housing authority may also offer other no-cost credit counseling programs.

- Request a copy of your credit report and review it for mistakes. You are entitled to a free copy of your credit report if you've been denied credit, insur-

- If there are mistakes on your credit report, contact the credit bureau and request a dispute form. Submit the form with as much information as possible about the inaccurate information. The bureau must reinvestigate the matter and delete or correct any information which they are unable to verify. If the dispute still exists, consumers can file a written explanation which must be included in the credit report.

- Contact the Attorney General's Office at 1-866-766-9226 or online at <http://www.myfloridalegal.com> to determine if there are complaints or legal actions pending against the company you are considering.

More Child ID Kits events coming

This year we issued the Child ID Kits to the Cub Scouts and Boy Scouts of Troop 247 at a family event at the Pembroke Pines Baptist Church, at the annual Pines Day event held at the Rec Center at North Perry airport, at a Verizon Wireless store community day, and at On The Border restaurant.

Upcoming Child ID Kit events include Kids' Connection at Pembroke Shores Park (Pines and SW 172nd Ave.) on April 26, 2008 and at the Police-Fire Open House (9500 Pines Blvd.) on May 3, 2008. Both events will be from 10:00 a.m. to 2:00 p.m.

Each kit we issue has a digital photo of the child and a right-thumb print. Extra ink is provided to allow the parents to do the prints of the other fingers at home.

The Child ID Kit also includes a DNA Isolation Card with a sterile swab and explicit instructions. In other sections of the kit the parents can enter personal, medical and dental information.

Crime Watch greets the parents and kids and instructs the parents on how to complete the information in the kit, to keep it in a safe place, and to replace the picture once a year. They are informed that this is not an ID for the child to carry with him or her. It is used in case of an emergency.

Parents also receive information on Crime Watch's other crime prevention programs.

"Our goal is that we would like to see every child in our city receive one of these kits but hope it is never used," said Lou Manfra, Executive Director of Crime Watch.

Crime Watch invites schools, residential communities, and businesses to join us this year in sponsoring this worthwhile event.

Eduardo Barranco, Crime Watch Merchant Coordinator, organizes these events. Certain criteria must be met to qualify to have a Child ID Kit event.

Call the Crime Watch office at 954-435-6528 to schedule a Child ID Kit event at your location or to get the latest schedule.



(Top to bottom) At On The Border: Anita Barranco and Lou Manfra. Picture printer and paster at Verizon: Eduardo Barranco and granddaughter Erika Fassrainer. Getting ready at Verizon: Gloria Zeller, Bob Niess and Lou Manfra.



Officer Ollie and David Wade, Master Puppeteer.

Puppets teach personal and fire safety lessons

Crime Watch performs puppet shows for free in Pembroke Pines at daycare centers, preschools, elementary schools, community centers, businesses, clubhouses, churches, synagogues, mosques or any other place where there are youngsters. For shows in other cities near Pembroke Pines, call the Crime Watch office for show criteria.

Shows we perform include "Stranger Danger," "Traffic

Safety," "Stop, Drop and Roll" and "Crawl Low In Smoke," to name a few. A Pembroke Pines police officer from the Community Affairs Unit or a Crime Prevention Practitioner from Citizens' Crime Watch speaks to the children before and after each show to explain and reinforce the lessons taught.

Please call Lou Manfra, Executive Director, at 954-435-6528 to schedule a show.

CITIZENS' CRIME WATCH
PEMBROKE PINES

FOR OFFICE USE: ZONE _____ RA _____ BLK _____ PPZ _____ ID# _____

RESIDENT APPLICATION FOR MEMBERSHIP

PLEASE CHECK THE APPLICABLE BOX AND COMPLETE THE FORM (Your e-mail address is important):

MEMBERSHIP IS NOW FREE NEW RENEWAL

NAME: _____

ADDRESS: _____ APT: _____ BLDG: _____

CITY: PEMBROKE PINES ZIP Code: _____

DEVELOPMENT: _____ SUBDIVISION: _____

TELEPHONE NUMBERS:

Home: (____) _____ - _____ Work: (____) _____ - _____

Cell 1: (____) _____ - _____ Cell 2: (____) _____ - _____

Fax: (____) _____ - _____ Other: (____) _____ - _____

E-Mail: _____@_____ (Primary means to communicate)

EMERGENCY CONTACT: Please fill in below with the name and telephone number of someone who either has a key to your home or knows where you can be reached:

NAME: _____ LOCAL TEL. NO.: (____) _____ - _____

WILL YOU PLEASE VOLUNTEER TO BECOME A BLOCK CAPTAIN?: Yes No

ALL YOUR INFORMATION IS PRIVATE - ONLY CRIME WATCH HAS ACCESS TO IT

Send to: **CRIME WATCH, 501 NW 103 AVE, PEMBROKE PINES, FL 33026-3924**
 Office: **954-435-6528** Fax: **954-431-2855** E-mail: **CrimeWatch@bellsouth.net**

IMPORTANT NUMBERS AND INFORMATION

911
EMERGENCY – CRITICAL - IMMEDIATE

Call this number for imminent danger to life and property: Crime in Progress, Fire, Personal Injury, Automobile Accident, Prowlers, etc

954-436-3200

POLICE INFORMATION / ADMINISTRATION

Call this number at the Police Department for basic information: Administrative Info, Vacation Watch, Security Survey, Bike Rodeos, VIN Etching, CLUB Giveaways, etc.

954-431-2200 / 954-765-4321
NON-EMERGENCY – PROMPT DISPATCH

Call this number for quick response to non-emergency situations: Suspicious Incidents or Persons, Juvenile Disturbance, Vandalism, Graffiti, Minor Crimes, etc.

954-435-6528

CRIME WATCH OFFICE

Call this number for Crime Watch Program information: Schedule a Meeting, Safety Puppet Show, Child ID's, Gun Buy Back Program, Security Survey, etc.

Crime Watch Web Site: www.PPines.com/Police/CrimeWatch
Crime Watch e-mail: CrimeWatch@bellsouth.net