

Protecting Ohio's Families



Ohio Attorney General's Office

2017

CONSUMER PROTECTION

ANNUAL REPORT



MIKE DEWINE
OHIO ATTORNEY GENERAL



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★ OHIO ATTORNEY GENERAL ★

Dear Colleagues:

At the Ohio Attorney General's Office, our mission is to protect Ohio's families, and protecting consumers is an important part of our efforts.

This report is an annual update on the work of our Consumer Protection Section. As you will see in the overview that follows, we made significant progress in 2017. In collaboration with other agencies, we achieved major settlements that benefit consumers and we pursued enforcement actions to hold bad actors accountable. Our staff members assisted tens of thousands of consumers who contacted our office for help and taught Ohioans about how to avoid fraud.

Our Elder Justice Unit assisted hundreds of older Ohioans and their family members as part of our efforts to improve elder abuse victims' access to law enforcement, social work, and adult protective services in Ohio.

We continued our efforts to keep Ohio consumers' personal and confidential data safe through our Cyber and Privacy Unit, which is part of our CyberOhio Initiative. My office sponsored a CyberOhio Business Summit where cybersecurity experts shared with business owners how to better protect their businesses from evolving cyber threats. In addition, we worked with legislators and local businesses to improve the legal cybersecurity environment in Ohio. In November, I endorsed Senate Bill 220, the Data Protection Act, which is sponsored by Sen. Bob Hackett (R-London) and Sen. Kevin Bacon (R-Minerva Park). The legislation creates protections for businesses against legal claims connected to security breaches, if those businesses create an industry-recognized standards-based cybersecurity program.

We made significant strides in 2017, and we will continue our efforts to advocate for consumers and to protect Ohio's families.

Very respectfully yours,

Mike DeWine
Ohio Attorney General

REPORT TO THE GOVERNOR AND GENERAL ASSEMBLY ON THE OPERATIONS OF THE ATTORNEY GENERAL UNDER CHAPTER 1345 OF THE OHIO REVISED CODE

A. SCOPE

Chapter 1345 of the Ohio Revised Code, the Consumer Sales Practices Act (CSPA), gives the state Attorney General the duty and enforcement authority to prohibit a supplier from committing an unfair, deceptive, or unconscionable act or practice in connection with a consumer transaction. It is the primary consumer protection statute in Ohio and one of the most comprehensive consumer protection statutes in the nation. Since its adoption in 1972, the CSPA has proven to be a fair and effective regulatory tool, providing protection for consumers and marketplace flexibility for businesses.

Consumer protection in Ohio has expanded through the years, giving the Attorney General's Consumer Protection Section the responsibility of enforcing many additional consumer protection laws through civil legal proceedings. The section has concurrent jurisdiction to enforce numerous federal consumer protection statutes. Although no consumer protection statute gives the Attorney General original criminal prosecutorial authority, if a local prosecutor declines a referral, the Attorney General is authorized to prosecute violations of the Homebuyers' Protection Act, the Telephone Solicitation Sales Act, and the Credit Services Organization Act. Additionally, the section's Economic Crimes Unit works proactively with local law enforcement and prosecutors to assist in identifying, investigating, and prosecuting consumer fraud of a criminal nature.

To further protect Ohioans from predatory and illegal business practices, the section educates consumers and businesses about Ohio consumer law and offers a complaint resolution process to resolve disputes between consumers and businesses.

The CSPA requires the Attorney General to report annually to the Governor and the General Assembly about operations related to Chapter 1345 of the Ohio Revised Code and violations of this chapter. Here is a summary of the Consumer Protection Section's 2017 activities.

B. ENFORCEMENT

The Attorney General is empowered to investigate CSPA violations and enforce the law. To accomplish this, the Consumer Protection Section has several tools at its disposal. The Attorney General may issue a cease-and-desist order to address a supplier's behavior. The Attorney General has authority to enter into an Assurance of Voluntary Compliance, a formal out-of-court agreement between the Attorney General and the supplier in which the supplier agrees to cease violating the law, to reform business practices, to make appropriate restitution, and when appropriate, to pay other monetary amounts. Finally, the Attorney General can pursue litigation to address possible violations. Some cases are handled as multistate actions in cooperation with other state attorneys general.

The legal and investigative units work together to ensure compliance with Ohio consumer laws. In 2017, the Consumer Protection Section opened 220 civil investigations. It also initiated 42 lawsuits for various unfair, deceptive, or unconscionable business practices and obtained 49 judgments and Assurances of Voluntary Compliance totaling more than \$32 million in consumer restitution, civil penalties, costs, and other relief.

The following are summaries of the lawsuits, judgments, and settlements that occurred in 2017.

LAWSUITS

Daniel Pavlov, dba A Wildlife Wrangler

Franklin County Court of Common Pleas, Case No. 17CV002038

A Wildlife Wrangler is an unregistered business owned by Daniel Pavlov that advertised, solicited, and offered animal removal and pest control services. Consumers complained to the Attorney General that Pavlov accepted deposits or partial payments and then performed only a small fraction of the work. No refunds were provided. The Attorney General filed a lawsuit against Pavlov on Feb. 28, 2017 for violations of the CSPA and Home Solicitation Sales Act (HSSA). Counts included failure to deliver, failure to register a fictitious name with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The litigation concluded on Nov. 8, 2017 with an Agreed Consent Judgment and Final Entry and Order. The settlement included a declaratory judgment, a permanent injunction, and a \$10,000 payment to the Consumer Protection Enforcement Fund, suspended on the condition of full compliance with the terms of the settlement. Consumer complaints were resolved prior to the settlement, resulting in \$5,029.98 refunded to consumers.

Alan Vohs, dba Alan Able Heating and Cooling

Muskingum County Court of Common Pleas, Case No. CH2017-0170

The business offered repairs and services, primarily on heating and cooling units. Consumers complained that work was not done or was performed in a substandard manner. The Attorney General filed a lawsuit against Vohs on May 15, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, failure to register a fictitious name with the Ohio Secretary of State, continuing to engage in consumer transactions while having outstanding judgments related to previous consumer transactions, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending. (The Attorney General previously sued Vohs for similar violations in a 2015 case that resulted in a 2016 default judgment.)

Amazing Auto Sales LLC/Patrick Franklin/Charles R. White/Laura Lassiter

Franklin County Court of Common Pleas, Case No. 17CV011019

Amazing Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the Title Defect Recision (TDR) Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Dec. 13, 2017 against the dealership and its owners for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent

injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Ambrose Inc., dba Ambrose Auto Sales/John Ambrose

Muskingum County Court of Common Pleas, Case No. 17P000766

Ambrose Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Sept. 27, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Auto Express of Cincinnati Inc./Lonny D. Donnerberg

Clermont County Court of Common Pleas, Case No. 2017CVH01242

Auto Express of Cincinnati sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 2, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Auto 1 Connection, Inc./Husam Mohammad

Montgomery County Court of Common Pleas, Case No. 2017 CV 01437

Auto 1 Connection sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on March 22, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on August 24, 2017 with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$15,620.89 for reimbursement to the TDR Fund, and a \$15,000 civil penalty with \$10,000 suspended on the condition of full compliance with the terms of the settlement.

Bill Distlehorst, dba B&D Contracting

Franklin County Court of Common Pleas, Case No. 17CV000644

B&D Contracting was an unregistered business owned by Bill Distlehorst that offered to provide various home improvement services. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. No refunds were ever provided. The Attorney General filed a lawsuit against Distlehorst on Jan. 19, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, failure to register a fictitious name with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The litigation concluded on April 19, 2017 with a Default Judgment

Entry and Order. The entry included a declaratory judgment, a permanent injunction, \$27,853.55 for consumer restitution, and a \$25,000 civil penalty.

Brandon Doughman, dba BDS Auto Sales and Service

Clermont County Court of Common Pleas, Case No. 2017CVH01241

Brandon Doughman operated BDS Auto Sales and Service, a business that offered for sale and sold used motor vehicles to consumers. Doughman failed to transfer titles to purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse injured consumers. The Attorney General filed a lawsuit against Doughman on Oct. 2, 2017 for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Big Deal Auto Sales/Theyesa Bryant

Cuyahoga County Court of Common Pleas, Case No. CV 17890561

Big Deal Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. A consumer filed a complaint with the Attorney General seeking relief from the TDR Fund. The complaint resulted in a payment being made from the TDR Fund to reimburse the injured consumer. The Attorney General filed a lawsuit on Dec. 19, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Bliss Enterprises, LLC, dba Erika Taylor Consulting/Minority Credit & Finance Commission/Erika Taylor/Kurtis Turner

Franklin County Court of Common Pleas, Case No. 17CV007850

The businesses and their principals operated a program called The Gift. Consumers were told that the businesses represented an anonymous wealthy donor and that if they paid for a background check and a consulting fee, they would receive a gift of up to \$25,000. The consulting fee typically cost \$299 and the background check cost \$150. Consumers complained to the Attorney General that they sent money to the businesses and received nothing in return. The Attorney General filed a lawsuit on Aug. 30, 2017 for violations of the CSPA. Counts included failure to deliver, misrepresentation, and entering into transactions that had no benefit to consumers. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Boehringer Ingelheim Pharmaceuticals, Inc.

Franklin County Court of Common Pleas, Case No. 17CV011207

This multistate investigation resulted from the improper marketing of the drugs Atrovent, Combivent, Micardis, and Aggrenox. The drugs were marketed through the use of deceptive representations and unapproved off-label purposes. The investigation resulted in the filing of a lawsuit on Dec. 20, 2017. An Agreed Entry and Final Judgment Order was immediately submitted to the court and was entered on Dec. 22, 2017. Every state participated in the settlement along with the District of Columbia. The settlement document contains comprehensive injunctive relief and a \$13.5 million payment to the states. Ohio's share of the payment is \$337,475.15.

Buckeye Impact Group, LLC/Premier Design Group, LLC

Sandusky County Court of Common Pleas, Case No. 17CV17

Buckeye Impact Group and Premier Design Group operated an internet work-from-home scheme that promised large profits to consumers, but failed to deliver on any of their promises. Consumers were solicited by phone or email and told that if they paid a one-time fee Buckeye Impact Group would create a personalized website for the consumer that would be a part of Amazon's Affiliate Program and that the consumers would profit from purchases that were made on the website. Premier Design Group would then contact the consumers shortly after their website purchases and try to sell them marketing packages for thousands of dollars that would supposedly generate website advertisements and heavy traffic. The websites created by Buckeye Impact Group failed to meet the criteria for Amazon's Affiliate Program and were all rejected by Amazon. Consumers were never told of the Amazon rejections and received no benefit from their payments. The Attorney General filed a lawsuit against the businesses on Jan. 6, 2017 for violations of the CSPA, the Telephone Solicitations Sales Act, and the Telephone Consumer Protection Act. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Capital City Car Brokers, LLC/Michael J. A. Boyd/Sherlin E. Boyd

Franklin County Court of Common Pleas, Case No. 17CV010426

Capital City Car Brokers sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 27, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Cousins Car Lot, LLC/Alan Cabral

Franklin County Court of Common Pleas, Case No. 17CV005272

Cousins Car Lot sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on June 12, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Aug. 18, 2017 with a Default Judgment Entry and Order. The judgment included a declaratory judgment, permanent injunctions, \$20,106.09 for reimbursement to the TDR Fund, and a \$25,000 civil penalty.

Jeremy G. Leeper, dba Custom Hardwood Floors

Franklin County Court of Common Pleas, Case No. 17CV000271

Custom Hardwood Floors is an unregistered business owned by Jeremy Leeper that offers to refinish or install hardwood floors. Consumers complained to the Attorney General that they paid the business for services and no work was ever provided. The Attorney General filed a lawsuit against Leeper on Jan. 10, 2017 for violations of the CSPA and the HSSA. Counts included failure to deliver, failure to register a business with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory

judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

James Dinkins, dba Dinkins Masonry

Franklin County Court of Common Pleas, Case No. 17CV004412

Dinkins Masonry was an unregistered business owned by James Dinkins that offered to provide various masonry goods and services. Consumers complained to the Attorney General that they paid the business for goods and services that were not provided or were performed in a substandard manner. Dinkins had previously entered into an Assurance of Voluntary Compliance (AVC) with the Attorney General on Jan. 20, 2017 where he agreed to pay back consumers damaged by his deceptive business practices, but he failed to honor the terms of the AVC. The Attorney General filed a lawsuit against Dinkins on May 12, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing shoddy work, failure to register a business with the Ohio Secretary of State, failure to honor the terms of an AVC, and failure to provide proper notice of cancellation rights. The litigation concluded on Aug. 30, 2017 with a Final Judgment Entry and Order granting the Attorney General a default judgment. The entry included a declaratory judgment, a permanent injunction, \$4,700 for consumer restitution, and a \$25,000 civil penalty.

Disability Ohio Assistance, LLC/Kelly S. McElravey

Franklin County Court of Common Pleas, Case No. 17CV008059

Disability Ohio Assistance offered to provide consulting services to public employees wishing to seek disability retirement benefits from their pension plans, including the Ohio Police and Fire Pension Fund, the State Teachers Retirement System, the State Employees Retirement System, and the Ohio Public Employee Retirement System. Consumers complained that the benefits of the business were misrepresented or that no services were provided. The Attorney General filed a lawsuit against the business and its owner on Sept. 6, 2017 for numerous unfair, deceptive and unconscionable practices in violation of the CSPA. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

James C. Boswell and Edward Boswell, dba Discount Paving

Hamilton County Court of Common Pleas, Case No. A1702318

Discount Paving is an unregistered business owned by James and Edward Boswell that offers driveway paving services. Consumers complained to the Attorney General that they paid the business for services that were not received or that services were performed improperly. The Boswell family has a history of operating driveway pavement scams. The Attorney General filed a lawsuit against the Boswells on April 27, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing shoddy work, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Dynasty Remodeling, LLC/Ryan Wilcox

Wood County Court of Common Pleas, Case No. 2017 CV0349

Dynasty Remodeling is a business that performs a variety of home improvement services, including house additions, room remodeling, and fence and deck installations. Consumers complained to the Attorney General that they paid the business for services that were never

completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on July 6, 2017 for violations of the CSPA and the Home Construction Service Suppliers Act. Counts included failure to deliver, performing work in a shoddy manner, engaging in consumer transactions while having unsatisfied judgments arising out of previous consumer transactions, and failure to include anticipated dates the work was to begin and be completed. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Equitable Century Group, LLC/1st Financial Associates, LLC/Michael Grinnell

Franklin County Court of Common Pleas, Case No. 17CV009813

The California businesses solicited Ohio consumers to purchase loan modification services, claiming that they could help them to save money on their mortgages. Full refunds were promised if loan modifications did not occur. Consumers paid substantial up-front fees for the services. Loan modifications did not occur and consumers did not receive refunds. The Attorney General filed a lawsuit against the businesses and their owner on Nov. 2, 2017. It alleged violations of CSPA and Debt Adjusters Act. Counts included failure to deliver, failure to register a business with the Ohio Secretary of State, and charging fees in excess of those permitted in Ohio. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

European Adoption Consultants, Inc./Margaret Cole

Cuyahoga County Court of Common Pleas, Case No. CV 17 881099

European Adoption Consultants (EAC) is an Ohio nonprofit corporation that offered inter-country adoption services to consumers throughout Ohio and the United States. The U.S. Department of State temporarily debarred the EAC for three years, requiring it to cease all adoption services connected with inter-country adoptions. The debarment was related to allegations against EAC for violations of the Hague Convention and included various misrepresentations, the solicitation of bribes, and fraudulently obtaining birth parent consent. At the time of debarment, many clients were in the midst of the adoption process. EAC was required to transfer inter-country adoption cases and adoption records to other accredited agencies for adoption services that were in process, but EAC failed to do so. Refunds were not made to consumers. The Attorney General filed a lawsuit against the business and its owner on May 31, 2017 for numerous unfair, deceptive, and unconscionable practices in violation of the CSPA. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Falcon General Contractors, LLC/Anthony J. Luttrell

Mahoning County Court of Common Pleas, Case No. 17CV665

Falcon General Contractors is a business that performs a range of home improvement services, including house additions, room renovations, and deck installations. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on March 16, 2017 for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Michael Lohr and Shirley Bennett-Lohr, dba Firebird Waste & Recycling, Inc.

Tuscarawas County Court of Common Pleas, Case No. CV-2017-04-0284

Michael Lohr and Shirley Bennett Lohr ran a garbage collection/disposal and dumpster rental business. They charged consumers various amounts for the regular collection of their garbage. Consumers complained that the business failed to provide the services and refused to return deposits. On April 24, 2017, the Attorney General filed a lawsuit against the owners of Firebird Waste & Recycling after the corporation filed a bankruptcy action. The lawsuit alleged failure to deliver in violation of the CSPA. The litigation concluded on Oct. 31, 2017 with a Judgment Entry after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment and a permanent injunction. Due to the bankruptcy filing, all monetary issues were referred to the bankruptcy court.

General Motors Company

Franklin County Court of Common Pleas, Case No. 176CV009354

This case resulted from a multistate investigation of General Motors related to the auto manufacturer's failure to timely disclose known safety defects associated with unintended key-rotation-related and/or ignition-switch-related issues in several models and model years of General Motors vehicles. Ohio was a lead state in the investigation that resulted in the filing of a lawsuit on Oct. 19, 2017 for violations of the CSPA. An Agreed Consent Judgment Entry and Order was immediately submitted to the court and was entered on Oct. 20, 2017. Ohio was joined in the settlement by 48 other states and the District of Columbia. General Motors agreed to not misrepresent the safety of its vehicles and other injunctive relief. In addition, the settlement included a \$120,000,000 payment to the states. Ohio's share of the payment was \$6,215,139.15.

Hines General Contracting/Eric L. Hines

Butler County Court of Common Pleas, Case No. CV2017081931

Hines General Contracting offered to provide various home improvement services. Consumers complained to the Attorney General that they paid the business for services that were never started and initial payments were not refunded. The Attorney General filed a lawsuit against the business and its owner on Aug. 25, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Johnson & Johnson/McNeil-PPC, Inc.

Franklin County Court of Common Pleas, Case No. 17CV004750

This case was a multistate investigation arising from false and misleading representations made by McNeil-PPC, a wholly owned subsidiary of Johnson & Johnson, regarding the quality of certain over-the-counter products, as well as the manner in which those products were manufactured. The investigation confirmed the deceptive practices and found that certain over-the-counter drugs manufactured by McNeil-PPC failed to comply with current Good Manufacturing Practices. The investigation resulted in the filing of a lawsuit on May 25, 2017 for unfair and deceptive marketing. An Agreed Entry and Final Judgment Order was immediately submitted to the court and was entered on June 5, 2017. Ohio was joined in the settlement by 41 other states and the District of Columbia. The settlement document

contained broad injunctive relief and a \$33,000,000 payment to the states. Ohio's share of the payment was \$1,182,156.04.

Lakeland Auto Mart, LLC/Peter Faulkner

Cuyahoga County Court of Common Pleas, Case No. CV 17 875269

Lakeland Auto Mart sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Feb. 1, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Leadway General Contracting & Construction Management, Inc./Weylin Stewart

Franklin County Court of Common Pleas, Case No. 17CV007494

Leadway General Contracting is a business that provides home remodeling services. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on Aug. 23, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

James M. Day, dba M & D Construction

Fayette County Court of Common Pleas, Case No. CV20170031

M & D Construction was an unregistered business owned by James Day that offered various home improvement and remodeling services. Consumers complained to the Attorney General that they paid the business for services that were performed in a substandard manner, that the work was never completed, and that no refunds were made. The Attorney General filed a lawsuit against Day on Feb. 3, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, failure to register a fictitious name with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The litigation concluded on Nov. 30, 2017 with a Final Judgment Entry and Order after the previous award of a summary judgment to the Attorney General. The entry included a declaratory judgment, a permanent injunction, \$18,200 for consumer restitution, and a \$10,000 civil penalty.

Matthews Home Services/Clinton A. Matthews

Stark County Court of Common Pleas, Case No. 2017CV00512

Matthews Home Services is a business that performs a range of home improvement services, including replacing siding and room remodeling. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on March 8, 2017 for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The litigation concluded on July 20, 2017 with a Final Judgment Entry and Order against Defendants after the previous award of

a default judgment to the Attorney General. The order included a declaratory judgment, a permanent injunction, \$14,395 for consumer restitution, and a \$25,000 civil penalty.

Midwest Construction Services and Roofing, LLC/ Jason Hauser/William Williams

Franklin County Court of Common Pleas, Case No. 17CV002237

Midwest Construction Services and Roofing is a business that performed a range of home improvement services, including kitchen and bathroom remodeling, floor installation, and roofing repair. Consumers complained to the Attorney General that they paid the business for services that were never started or were performed in a substandard manner. The Attorney General filed a lawsuit against the business, its owner Jason Hauser, and employee William Williams on March 6, 2017 for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, and failure to provide proper notice of cancellation rights. The litigation concluded on Dec. 29, 2017 with a Consent Judgment and Final Agreed Order and Entry. The settlement included a declaratory judgment, permanent injunctions, \$152,650 for consumer restitution, and \$75,000 in civil penalties, with \$50,000 suspended on the condition of full compliance with the terms of the settlement.

Neil Construction Company, Inc./Neil Wolfe

Summit County Court of Common Pleas, Case No. CV-2017-11-4755

Neil Construction Company offered to provide various home improvement services. Consumers complained to the Attorney General that they paid the business for services that were not completed or were performed in a substandard manner. The company refused to make any refunds to the consumers. The Attorney General filed a lawsuit against the business and its owner on Nov. 14, 2017 for violations of the CSPA. Counts included failure to deliver, performing substandard work and failure to obtain required permits and licenses. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Christopher D. Craft, dba New Century Remodeling, LLC

Stark County Court of Common Pleas, Case No. 2017 07 1677

The unregistered business, owned by Christopher Craft, offered to provide various home improvement goods and services. Consumers complained that work was paid for and was never started. The company refused to make refunds. The Attorney General filed a lawsuit against Craft on July 20, 2017 for violations of the CSPA. Counts included failure to deliver and continuing to engage in consumer transactions while having an outstanding judgment related to previous consumer transactions. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending. The Attorney General previously sued Craft for similar violations in 2016 that resulted in a default judgment.

New School Auto, LLC/Abigail Ferry

Cuyahoga County Court of Common Pleas, Case No. CV 17890101

New School Auto sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on

Dec. 7, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

P & E Industries, LLC, dba National Memorial Stone Company/Richard Daily

Lucas County Court of Common Pleas, Case No. CI201704597

National Memorial Stone Company sold headstones and cemetery monuments. Consumers complained to the Attorney General and the Better Business Bureau that they paid for headstones that were never delivered or contained significant errors such as incorrect names and dates, missing items, or incorrect installation. The Attorney General filed a lawsuit against the business and its owner on Oct. 26, 2017 for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Premier Claims Solutions, LLC/Jacob Wagers

Butler County Court of Common Pleas, Case No. 2017 04 0845

Premier Claims Services was a business that performed a range of home improvement services, including in one instance a contract to build a new home. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on April 14, 2017 for violations of the CSPA, the HSSA, and the Home Construction Service Supplier Act. Counts included failure to deliver, performing work in a shoddy manner, engaging in consumer transactions while having outstanding judgments related to other consumer transactions, and failure to provide proper notice of cancellation rights. The litigation concluded on Dec. 1, 2017 with a Consent Judgment and Agreed Final Entry and Order. The settlement included a declaratory judgment, a permanent injunction enjoining Defendants from engaging in the home improvement business, \$5,932.88 for consumer restitution, and a \$25,000 payment to the Consumer Protection Enforcement Fund, with \$220,000 suspended on the condition of full compliance with the terms of the settlement.

Price is Right Auto Sales, LLC/Fredrick M. Hill

Summit County Court of Common Pleas, Case No. CV-2017-08-3650

Price is Right Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Aug. 31, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Nov. 14, 2017 with a Final Judgment Order and Entry Granting Default Judgment against Defendants. The judgment included a declaratory judgment, permanent injunctions, \$9,706.04 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Koco Jovanovski, dba Remak Auto Sales

Summit County Court of Common Pleas, Case No. 17CV01145

Koco Jovanovski operated Remak Auto Sales, a business that offered for sale and sold used motor vehicles to consumers. Jovanovski failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse injured consumers. The Attorney General filed a lawsuit against Jovanovski on Oct. 27, 2017 for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Repair All PC, LLC/Pro PC Repair, LLC/I Fix PC, LLC/Webtech World, LLC/Online Assist, LLC/Datadeck, LLC/I Fix PC/Jessica Marie Serrano/Dishant Khana/Mohit Malik/Romil Bhatia/Lalit Chadha/Roopkala Chadha

United States District Court, Northern District of Ohio, Case No. 1 17 CV 0869

Jessica Serrano owns Repair All PC and several other companies involved in computer tech scams. The Ohio Attorney General and the Federal Trade Commission conducted investigations into the companies' practices after numerous consumers complained about deceptive solicitations for unnecessary or fake consumer repairs. Consumers complained that while browsing the internet on home computers, they would receive pop-up warnings that their computers has been infected by a virus and instructing them to call for tech support. The calls were typically answered "Microsoft Support" and the consumers were instructed to send payment for repairs to Repair All PC, LLC. Consumers typically lost \$100 to \$500 as a result of this tech support scam. The Attorney General and the Federal Trade Commission filed a joint lawsuit against Serrano and the businesses on April 24, 2017 for violations of the CSPA and federal statutes. The action was part of a nationwide sweep against sham tech-support services. Attorney General counts included deceptively selling consumer repairs that were not necessary and misrepresenting affiliation with well-known technology companies. The lawsuit seeks a declaratory judgment, injunctive relief, and consumer restitution. The case is pending.

South Dayton Auto & Truck Service, LLC/Shane S. Smith

Montgomery County Court of Common Pleas, Case No. 2017 CV 05423

South Dayton Auto & Truck Services sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 20, 2017 against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

United Roofing & Remodeling, LLC/Josh Gardner

Lucas County Court of Common Pleas, Case No. CI201703570

United Roofing & Remodeling offered to provide home improvement services such as roof installation and home remodeling. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a

substandard manner. The Attorney General filed a lawsuit against the business and its owner on Aug. 2, 2017 for violations of the CSPA and the Home Construction Service Suppliers Act. Counts included failure to deliver, performing work in a shoddy manner; failure to honor warranties, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Windows, Doors, Kitchens and More Construction Co./George N. Krinos

Mahoning County Court of Common Pleas, Case No. 17CV1273

The business offered to provide a wide variety of home improvement goods and services. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on May 22, 2017 for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The litigation concluded on Nov. 9, 2017 when the Court adopted the Referee's report awarding a default judgment to the Attorney General. The order included a declaratory judgment, a permanent injunction, \$12,057.78 for consumer restitution, and a \$25,000 civil penalty.

OTHER JUDGMENTS

Affordable Fence and Construction, LLC/Juanita Carr/Thomas Carr

Franklin County Court of Common Pleas, Case No. 16CV010204

The business offered to provide home improvement services such as window replacement and fence installation. The Attorney General filed a lawsuit against the business and its owners on Oct. 27, 2016 for violations of the CSPA. Counts included failure to deliver, performing services in a substandard manner, and engaging in consumer transactions while having unsatisfied judgments arising from previous consumer transactions. The litigation concluded on Sept. 20, 2017 with an Amended Final Judgment Entry and Order awarding a default judgment to the Attorney General. The entry included a declaratory judgment, a permanent injunction, \$14,706 for consumer restitution, and a \$25,000 civil penalty.

All City Roofing and Construction, LLC/Ronald J. Reese

Franklin County Court of Common Pleas, Case No. 16CV009048

The business offered to provide home improvement services such as roof and patio work. Consumers complained to the Attorney General that they paid the business for services that were never provided or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on Sept. 22, 2016 for violations of the CSPA. Counts included failure to deliver, performing services in a substandard manner, and engaging in consumer transactions while having unsatisfied judgments arising from previous consumer transactions. The litigation concluded on March 23, 2017 with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The entry included a declaratory judgment, a permanent injunction, \$23,380.83 for consumer restitution, and a \$25,000 civil penalty.

Ashley Alexander, dba Alexander's Auto Sales

Montgomery County Court of Common Pleas, Case No. 2016 CV 04821

Ashley Alexander operated Alexander's Auto Sales, a business that offered for sale and sold used motor vehicles to consumers. Alexander failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse injured consumers. The Attorney General filed a lawsuit against Alexander on Sept. 20, 2016 for violations of the CSPA and the TDR law. The litigation concluded on March 6, 2017 with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$9,755.50 for reimbursement to the TDR Fund, and a \$10,000 civil penalty, suspended on the condition of full compliance with the terms of the settlement.

American Property Claims Specialists LLC/David M. Nelson

Hamilton County Court of Common Pleas, Case No. A1602945

The business offered to provide roofing repair and installation services. Consumers complained to the Attorney General that they paid the business for roofing work that was never started or was performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on May 19, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a substandard manner, failure to obtain necessary permits, violating the terms of a prior Assurance of Voluntary Compliance, failure to provide proper notice of cancellation rights, and refusal to honor valid notices of cancellation. The litigation concluded on April 26, 2017 with a Final Judgment Entry and Order awarding a default judgment to the Attorney General. The entry included a declaratory judgment, a permanent injunction, \$48,279.65 for consumer restitution, and a \$50,000 civil penalty.

Autos Direct Online/Shawn R. Payne/Vincent Hugo

Cuyahoga County Court of Common Pleas, Case No. CV 16 861747

Autos Direct Online Group sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. Many consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in significant payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on April 12, 2016 against the dealership and its owners for failure to deliver titles in violation of the CSPA and the TDR law. The individual defendants subsequently filed bankruptcy actions. On Aug. 8, 2017, the Attorney General entered into a Consent Judgment with Shawn Payne. The settlement included a declaratory judgment, a permanent injunction, and a \$30,000 civil penalty with \$12,000 suspended on the condition of full compliance with the terms of the settlement.

Bueno Bonito Barato Auto Sales, LLC/Danielle Rubadue

Franklin County Court of Common Pleas, Case No. 16CV011634

Bueno Bonito Barato Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Dec. 9, 2016 against the dealership and its owner for violations of

the CSPA and the TDR law. The litigation concluded on July 24, 2017 with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$12,128.25 for reimbursement to the TDR Fund, and a \$20,000 civil penalty with \$19,500 suspended on the condition of full compliance with the terms of the settlement.

Columbia Exteriors, LLC/Christopher Craft/David Isgrig

Hamilton County Court of Common Pleas, Case No. A1600180

The business offered home improvement services throughout southwest Ohio. Consumers complained to the Attorney General that they paid the business for home improvement work that was never completed, that the work was performed in a substandard manner, or that deposits were paid and not returned when the transactions were canceled. The Attorney General filed a lawsuit against the business and its owners on Jan. 12, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a substandard manner, failure to honor the terms of a warranty, and failure to provide proper notice of cancellation rights. The litigation concluded on Jan. 11, 2017 with a Final Judgment Entry and Order granting the Attorney General a default judgment. The entry included a declaratory judgment, permanent injunctions, \$170,292 for consumer restitution, and a \$100,000 civil penalty.

Diamond Set Roofing & Restoration, LLC/Diamond Murphy

Franklin County Court of Common Pleas, Case No. 16CV011638

The business solicited consumers for the purchase of various home improvement goods and services. Consumers complained to the Attorney General that the business accepted payments and then failed to deliver the promised goods and services or provided shoddy and substandard repairs. The Attorney General filed a lawsuit against the business and its owner on Dec. 9, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. The litigation concluded on Aug. 31, 2017 with an Order and Entry Granting Plaintiff's Motion for Default Judgment. The entry included a declaratory judgment, a permanent injunction, \$14,775.02 for consumer restitution, and a \$25,000 civil penalty.

DISH Network, LLC

United States District Court, Central District of Illinois, Case No. 3:09-cv-03073

An investigation of satellite giant DISH Network revealed that the company, directly or indirectly through third party telemarketers, made calls to consumers on the National Do Not Call Registry and initiated unauthorized calls using artificial or prerecorded voices. A lawsuit was filed on March 25, 2009, alleging that the business made millions of these unauthorized telemarketing calls to consumers. Ohio was joined in this action by the attorneys general of California, Illinois, and North Carolina, and by the Federal Trade Commission. A trial was held, resulting in a June 5, 2017 Findings of Fact and Conclusions of Law decision in favor of the governmental entities. The decision included strong injunctive relief and a total award of \$280,000,000 to the governmental entities. Ohio was awarded \$2,800,000 in civil penalties and \$19,908,000 for statutory damages. The decision has been appealed.

1871 Developers, LLC, dba Red Fitness 24/7/David Barna

Lucas County Court of Common Pleas, Case No. CI201602535

1871 Developers operated a gym in Toledo called Red Fitness 24/7. The gym had various amenities including an indoor pool and track. In early 2015, the gym moved to another location that did not have substantially similar features. The business did not allow consumers to cancel their memberships due to the relocation. In August of 2015, the gym closed permanently. Consumers were not provided with refunds for the unused portions of their memberships. Some consumers continued to be charged monthly fees even after the gym had closed. The Attorney General filed a lawsuit against the business and its owner on April 27, 2016 for violations of the CSPA and the Prepaid Entertainment Contracts Act. Counts included failure to provide refunds when moving to a not substantially similar facility; closing a health spa facility and failing to provide refunds; improper contract terms; failure to give proper notice of cancellation rights; failure to deliver; and making unauthorized withdrawals from bank accounts. The litigation concluded on Feb. 22, 2017 with a Judgment Entry granting the Attorney General a default judgment. The entry included a declaratory judgment, permanent injunctions, \$4,223.17 for consumer restitution, and a \$25,000 civil penalty.

5 Star Remodeling, LLC/Robert Turnquest

Franklin County Court of Common Pleas, Case No. 16CV004109

The business offered to provide home improvement services related to home remodeling. Consumers complained to the Attorney General that they paid for home improvement services that were never started and the business refused to provide refunds. The Attorney General filed a lawsuit against the business and its owner on April 28, 2016 for failure to deliver in violation of the CSPA. The litigation concluded on Jan. 5, 2017 with a Final Judgment Entry after the previous award of a default judgment to the Attorney General. The entries included a declaratory judgment, permanent injunctions, \$31,808.85 for consumer restitution, and a \$25,000 civil penalty.

Gloryview Windows and More, LLC/Dennis W. Benjamin

Muskingum County Court of Common Pleas, Case No. CH2016 0277

The business solicited consumers for the purchase of home improvement goods and services, specializing in the installation of windows and doors. Consumers complained to the Attorney General that the business accepted payments and then failed to deliver the promised goods and services or provided shoddy and substandard repairs. The Attorney General filed a lawsuit against the business and its owner on Aug. 26, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. Following a bankruptcy action by the owner, the litigation concluded on May 1, 2017 with a Consent Judgment and Agreed Final Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$55,000.08 for consumer restitution, and a \$50,000 civil penalty, suspended on the condition of full compliance with the terms of the settlement.

Daniel William Wells, dba Kelly Heating & Air Conditioning

Montgomery County Court of Common Pleas, Case No. 2016 CV 00621

Kelly Heating & Air Conditioning is an unregistered business owned by Daniel William Wells that offered to repair and replace furnaces and HVAC systems. Consumers complained to

the Attorney General that work was not completed and was performed in a substandard manner. The Attorney General filed a lawsuit against Wells on Feb. 3, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. The litigation concluded on April 5, 2017 with a Final Entry and Order Granting Plaintiff's Motion for a Default Judgment. The entry included a declaratory judgment, a permanent injunction, \$31,280.49 for consumer restitution, and a \$25,000 civil penalty.

Midwest Motoplex, LLC/Tracy J. Bettendorf

Ross County Court of Common Pleas, Case No. 16 CI 481

Midwest Motoplex sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 28, 2016 against the dealership and its owner for failure to deliver titles in violation of the CSPA and the TDR law. The litigation concluded on May 16, 2017 with a Default Judgment Entry and Order. The judgment included a declaratory judgment, permanent injunctions, \$6,315.61 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Orlando Auto, Inc./Orion C. Brown

Cuyahoga County Court of Common Pleas, Case No. CV 16 871186

Orlando Auto sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. A consumer filed a complaint with the Attorney General seeking relief from the TDR Fund. The complaint resulted in a payment being made from the TDR Fund to reimburse the injured consumer. The Attorney General filed a lawsuit on Oct. 31, 2016 against the dealership and its owner for failure to deliver titles and failure to post a required bond in violation of the CSPA and the TDR law. The litigation concluded on May 3, 2017 with a Default Judgment Entry and Order. The order included a declaratory judgment, permanent injunctions, \$1,600 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Phoenix Indoor Auto Sales/Elizabeth Severy

Summit County Court of Common Pleas, Case No. CV 2016 09 4085

Phoenix Indoor Auto Sales sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in significant payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Sept. 26, 2016 against the dealership and its owner for failure to deliver titles in violation of the CSPA and the TDR law. The litigation concluded on March 13, 2017 with a Default Judgment Order and Final Entry. The order included a declaratory judgment, a permanent injunction, \$160,164.31 for reimbursement to the TDR Fund, and a \$100,000 civil penalty.

Revolution Roofing, LLC/Richard Andrew Gazella

Cuyahoga County Court of Common Pleas, Case No. CV 16 864033

The business offered to provide roofing repair and installation services. Consumers complained to the Attorney General that they paid the business for roofing work that was

never started or was performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on May 31, 2016 for violations of the CSPA. Counts included failure to deliver and performing services in a substandard manner. The litigation concluded on Feb. 7, 2017 with a Final Judgment Entry after the previous award of a default judgment to the Attorney General. The entry included a declaratory judgment, permanent injunctions, \$4,565 for consumer restitution, and a \$15,000 civil penalty.

Marc J. Ryder, dba RHI Incorporated

Franklin County Court of Common Pleas, Case No. 16CV007083

Marc Ryder sold generators under the fictitious name RHI Incorporated. Solicitations took place at fairs and convention centers and usually required a fifty percent down payment. Consumers complained to the Attorney General that they purchased generators that were not delivered and down payments were not returned. The Attorney General filed a lawsuit against Ryder on July 29, 2016 for violations of the CSPA and HSSA. Counts included failure to deliver, failure to register a fictitious name with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The litigation concluded on Jan. 3, 2017 with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$13,000 for consumer restitution, and a \$5,000 civil penalty.

TCB Automotive Group, LLC/Andrew Karabinos

Franklin County Court of Common Pleas, Case No. 15CV002843

TCB Automotive Group sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on April 1, 2015 against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Feb. 24, 2017 with a Final Judgment Entry and Order adopting the magistrate's decision on damages following the previous award of a summary judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$6,545 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

ASSURANCES OF VOLUNTARY COMPLIANCE

Aqua Limo & Ground Transportation Group/Cleveland Nautical Services, Inc./Donald Kowalsky

The supplier offered to provide transportation services, typically for weddings, parties, and special occasions. The Attorney General opened an investigation after consumers complained that they made deposits for the services, but the business failed to provide the transportation or refund their deposits. The investigation concluded with an Assurance of Voluntary Compliance (AVC) entered on Sept. 15, 2017. In the Assurance, the supplier agreed to operate in compliance with the CSPA. The Assurance also included \$2,123.20 for consumer restitution and a \$10,000 payment to the Attorney General, suspended on the condition of full compliance with the terms of the Assurance.

Christopher Kuntz, dba American Structural Systems

The business offered to provide repairs to home foundations. The Attorney General investigated the business after consumers complained that they paid the business for services that were performed in a substandard manner. The investigation concluded with an AVC entered on Jan. 17, 2017. In the Assurance, Kuntz agreed to operate in compliance with the CSPA. The Assurance also included \$10,425.33 for consumer restitution and a \$15,000 payment to the Attorney General, with \$10,425.33 suspended on the condition of full compliance with the terms of the Assurance.

Catherine Manning, dba 1 Auto Exchange

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing a consumer through the TDR Fund. The investigation concluded with an AVC entered on Oct. 31, 2017. In the Assurance, the business agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$7,306.03 to reimburse the TDR Fund, post the required bond, and pay \$1,500 to the Attorney General for the costs of the investigation.

Churney's Bodyworks

An investigation into the business practices of this used car dealer was initiated after consumers complained that the business failed to transfer motor vehicle titles after purchases. The failure to deliver titles resulted in the Attorney General reimbursing consumers from the TDR Fund. The investigation concluded with an AVC entered on July 20, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$10,663.38 to reimburse the TDR Fund, and \$10,000 to the Consumer Protection Enforcement Fund suspended on the condition of full compliance with the terms of the Assurance.

Destination Auto Group/Marlene McKee

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing consumers through the TDR Fund. The investigation concluded with an AVC entered on May 23, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$9,448.94 to reimburse the TDR Fund, and \$10,000 to the Consumer Protection Enforcement Fund suspended on the condition of full compliance with the terms of the Assurance.

James Dinkins, dba Dinkins Masonry

The business offered to provide various masonry services. The Attorney General investigated the business after consumers complained that they paid the business for services that were never provided. The investigation concluded with an AVC entered on Jan. 20, 2017. In the Assurance, Dinkins agreed to operate in compliance with the CSPA. The Assurance also included \$7,050 for consumer restitution and a \$5,000 payment to the Attorney General, which was suspended on the condition of full compliance with the terms of the Assurance.

Fairborn Auto Center, Inc./Marcus Combs

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing a consumer through the TDR Fund. The investigation concluded with an AVC entered on Oct. 10, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$2,835.51 to reimburse the TDR Fund, post the required bond, and pay \$1,000 to the Consumer Protection Enforcement Fund, suspended on the condition of full compliance with the terms of the Assurance.

Ghazel Motors, LLC/Yahia Alcharbaji

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing consumers through the TDR Fund. The investigation concluded with an AVC entered on Oct. 23, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$7,552.50 to reimburse the TDR Fund and \$1,500 to reimburse the Attorney General for attorney fees and investigative costs.

JLC Disability Services, LLC

The business marketed consulting services to consumers seeking disability benefits from their retirement systems. The Attorney General initiated an investigation after consumers complained that the business failed to deliver promised consulting services and refused to make refunds. The investigation concluded with an AVC entered on Dec. 7, 2017. In the Assurance, the business agreed to operate in compliance with Ohio consumer laws and pay \$9,150 for consumer restitution.

Nationwide Credit Solutions, LLC/United Receivables Group, LLC/Allstate Check Services, LLC/Angel Lopez/Felix Lopez

The Attorney General investigated this South Carolina debt collector after consumers complained about repeatedly receiving telephone calls that used unfair debt collection practices. The investigation concluded with an AVC entered on March 9, 2017. Pursuant to the terms of the Assurance, the debt collector agreed to conduct any future debt collection in Ohio in full compliance with state and federal laws. The Assurance also included \$2,250 for consumer restitution and a \$4,000 payment to the Attorney General's Consumer Protection Enforcement Fund as reimbursement for the cost of the investigation.

Raul Auto Sale/Sali Abdourahou

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing consumers through the TDR Fund. The investigation concluded with an AVC entered on Feb. 1, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$19,185 to reimburse the TDR Fund and \$10,000 to reimburse the Attorney General for the costs of the investigation, suspended on the condition of full compliance with the terms of the Assurance.

Shulak Motors, LLC/Nathan E. Shulak

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing consumers through the TDR Fund. The investigation concluded with an AVC entered on Nov. 22, 2017. In the Assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$9,000 to reimburse the TDR Fund, despite having received a Chapter 7 bankruptcy discharge.

Target

A multistate investigation was conducted by the Ohio Attorney General, 45 other states, and the District of Columbia due to Target's 2013 data breach. The breach affected over 60 million consumers throughout the country. The investigation concluded with an Assurance of Compliance between the states and Target announced on May 23, 2017. The Assurance provided injunctive relief aimed at preventing similar breaches in the future. The Assurance included an \$18.5 million payment to the states. Ohio's share of the payment was \$440,503.20.

West Third Auto Sales/Robert Bach

The Attorney General investigated this used motor vehicle dealer due to the business failing to properly charge and document finance charges for used motor vehicle sales. The failures resulted in consumers being assessed annual percentage rates greater than those allowed by law. The investigation concluded with an AVC entered on May 17, 2017. In the Assurance, the business and its owner agreed to comply with the CSPA and the Retail Installment Sales Act in the future sales of used motor vehicles. They also agreed to credit amounts over-charged to consumers and to pay \$15,000 to the Consumer Protection Enforcement Fund, with \$13,000 suspended on the condition of full compliance with the terms of the Assurance.

Western Union

A multistate investigation was conducted to determine the role Western Union policies and procedures played in contributing to fraud-induced money transfers. The investigation focused on complaints of consumers who used Western Union's wire transfer service to send money to third parties involved in schemes to defraud consumers. The investigation concluded with an Assurance of Compliance between the states and Western Union announced on Jan. 31, 2017. Ohio was joined in the Assurance by 48 states and the District of Columbia. The Assurance provided that Western Union will maintain a comprehensive and robust anti-fraud program designed to help detect and prevent consumers from suffering financial losses as a result of fraud induced wire transfers. The states also received a \$5 million payment, with Ohio receiving \$234,038.30.

C. ECONOMIC CRIMES UNIT

The Consumer Protection Section's Economic Crimes Unit was launched by Attorney General DeWine in March 2011 to work with county prosecutors and local law enforcement to investigate and prosecute economic crime. Due to the extensive cooperation of local agencies, the unit has been successful in indicting large- and small-scale criminals. Since its inception, the unit's investigations have led to 149 indictments and 130 convictions. In 2017, with the assistance of local partners, the unit obtained 10 indictments and 13 convictions.

The following are summaries of cases the Economic Crimes Unit assisted with in 2017.

State v. Darlene Baldwin

Monroe County Court of Common Pleas, Case No. 2017-051

Darlene Baldwin was indicted by a Monroe County grand jury on theft from the elderly, aggravated theft by deception, attempted theft from the elderly, telecommunications fraud, and money laundering. According to investigators, Baldwin lied to people about needing money for various reasons, such as claiming she had a serious illness or that she was at risk of losing her home. She generally promised to pay people back promptly, but investigators determined that instead of paying people back, she wired the funds to other people, knowing the money would end up overseas with a man she had been communicating with online. Approximate losses among about 10 victims total \$730,000. The case is pending.

State v. Anthony Combs

Washington County Court of Common Pleas, Case No. 17CR85

Anthony Combs pleaded guilty to engaging in a pattern of corrupt activity, theft from the elderly, theft, and attempted telecommunications fraud. According to investigators, Combs and his company, AMC Remodeling, operated in the Belpre area between September 2015 and June 2016, offering roofing services to consumers in Washington County and parts of West Virginia. Many of the consumers were elderly. After taking over \$200,000 from consumers, Combs delivered no services and provided no refunds. Combs will be sentenced in the spring of 2018.

State v. James Burns

Portage County Court of Common Pleas, Case No. 2017CR00061

The defendant was indicted for theft by a Portage County grand jury. While doing business as Brookstone GC by Design, Burns received over \$30,000 from a consumer for kitchen cabinets. After receiving payment, Burns failed to provide any service and offered no refund. The case went to trial and the trial court found Burns guilty, sentencing him to community control. The Economic Crimes Unit and the Portage County Sheriff's Office investigated the case. The Portage County Prosecutor's Office tried the matter.

State v. Robert Smetana

Geauga County Court of Common Pleas, Case No. 17C000049

Robert Smetana, doing business as Buckeye Machinery Resources and AZ Used Machinery in Geauga County, defrauded seven businesses out of \$212,598. Smetana was a broker for the sale of large machinery to include HAAS machines. Smetana advertised the sale of

various machines on the internet. Upon receipt of the funds from victims, Smetana generally used the proceeds for personal expenses and to repay debts owed to prior victims. Consumers did not receive the machines for which they paid Smetana. Smetana pleaded guilty to attempted engaging in a pattern of corrupt activity and telecommunications fraud. The Economic Crimes Unit investigated the matter and the Geauga County Prosecutor's Office presented the case. The court sentenced the defendant to 36 months in prison.

State v. Michael Folz

Hamilton County Court of Common Pleas, Case No. B1702400

Folz was indicted by a Hamilton County grand jury on two counts of theft. Folz received thousands of dollars from consumers to install residential pools. Folz failed to build the pools or refund the consumers. The Economic Crimes Unit and the Hamilton County Sheriff's Office investigated the case. Folz pleaded guilty to theft and was sentenced to 18 months in prison. The Hamilton County Prosecutor's Office handled the case.

State v. William Burkett

Stark County Court of Common Pleas, Case No. 2017CR1085

William Burkett was indicted by a Stark County grand jury for theft, forgery, and tampering with records. Burkett was a school teacher who investigators determined stole approximately \$18,000 from the Springfield Local Association of Classroom Teacher's Union. Burkett pleaded guilty to the indictment and the court sentenced him to two years of community control. The Economic Crimes Unit investigated the matter and the Stark County Prosecutor's Office presented the case.

State v. Beth Meyers

Ross County Court of Common Pleas, Case No. 17CR110

Beth Meyers pleaded guilty to identity fraud, theft from a person in a protected class, and misuse of a credit card. She was sentenced to three years of community control and paid full restitution. Meyers further agreed to be placed on the Ohio Department of Developmental Disabilities' registry, which will prohibit her from working with individuals with disabilities in the future. According to investigators, Meyers used the victim's Social Security number and address to open and use several lines of credit in the victim's name between July 2015 and August 2015, while Meyers worked as her home health care provider. Meyers also used the victim's ATM card to steal cash. In all, investigators found that Meyers took over \$3,000, which she used to pay for a vacation and car repairs.

State v. Artius Reynolds

Ashtabula County Court of Common Pleas, Case No. 2017CR159

A six-month long investigation revealed that Artius J. Reynolds participated in an internet advertisement scheme. The case was investigated by the Economic Crimes Unit and accepted for prosecution by the Ashtabula County Prosecutor's Office. A grand jury indicted on telecommunications fraud and theft. Reynolds pleaded guilty to theft and the court sentenced him to community control. Investigators focused on conduct occurring during the summer of 2016. The scheme involved the placement of an internet advertisement for the sale of a truck. The advertisement consisted of five screenshots of the vehicle with a sale price of \$7,500. The victim sent the money and never received the vehicle.

State v. David Nelson

Hamilton County Court of Common Pleas, Case No. B1605976

David M. Nelson pleaded guilty to one count of engaging in a pattern of corrupt activity and insurance fraud. He was sentenced to two years in prison. He was indicted by a Hamilton County grand jury for defrauding consumers. Nelson accepted money for roof work he never provided. He contacted consumers at their homes, claimed their roofs were damaged, and encouraged them to file an insurance claim. After accepting consumers' insurance money, he failed to provide any services in return. Nelson also was accused of damaging consumers' roofs to create the appearance of storm damage and providing false insurance claim information. According to investigators, Nelson swindled about \$113,000 from 23 homeowners in multiple counties within the greater Cincinnati area between 2014 and 2015.

State v. Christopher Fetherolf

Ross County Court of Common Pleas, Case No. 16CR232

In 2016, Christopher Fetherolf pleaded guilty to felony theft, forgery, and receiving stolen property. In 2017, Fetherolf was subsequently sentenced to three years of community control. The investigation found that Fetherolf deprived victims of money, under the guise of a property sale. The victims were presented with forged closing documents for property located in Ross County, Ohio. The forged documents were presented to induce the victims to pay the purchase price. In exchange for the property, the victims paid the suspects over \$7,000.

State v. Tammi Buchs

Williams County Court of Common Pleas, Case No. 16CR179

Tammi S. Buchs pleaded guilty to money laundering, receiving stolen property, identity fraud, telecommunications fraud, forgery, and engaging in a pattern of corrupt activities. She was sentenced to five years in prison. Buchs participated in three general scams. In the first, Buchs allegedly received thousands of dollars' worth of stolen tax refunds, the result of fraudulent tax returns filed with the Internal Revenue Service. In the second, Buchs created and printed fraudulent checks designed to look like payroll checks from businesses. Finally, Buchs laundered money by receiving deposits in bank accounts, then transferring money overseas. According to the indictment, the activities occurred in 2015.

State v. Eric Tischer

Morrow County Court of Common Pleas, Case No. 2016-CR0156

Doing business as Big Ten Construction, owner Eric Tischer stole \$16,900 from a quadriplegic victim. He was subsequently indicted by a Morrow County grand jury for theft. The defendant pleaded guilty to theft from an elderly or disabled person and was sentenced to community control. Tischer utilized a company agent to falsely promise to build a rehabilitation room for the victim, but then failed to perform any service upon receiving funds. Full restitution was made to the victim.

State v. Shelley and Darren Petty

Washington County Court of Common Pleas, Case No. 17-CR-38

The co-defendants have been indicted on theft charges for allegedly stealing over \$500,000 from an elderly family member. Allegedly, Shelley Petty took advantage of her elderly

father's and mother's declining mental states, gained control over their financial accounts through deception, and then used the assets to pay for a vacation rental and unauthorized expenditures. Shelley Petty was charged with two first-degree felony theft counts, and two second-degree felony theft counts. Her son, Darren Petty, was charged with one third-degree felony theft count. The case is pending.

State v. Ryan Smith

Ross County Court of Common Pleas, Case No. 17CR225

The defendant was indicted by a Ross County grand jury for telecommunications fraud, theft from the elderly, and money laundering. Smith allegedly utilized an internet advertisement, which listed a Caterpillar 420D 4x4 backhoe for sale. Upon being contacted by the victim, who expressed interest in purchasing the item, he allegedly used email and phone correspondences to make false statements through which he deceived and induced the victim to wire the requested funds. Specifically, Smith allegedly promised the victim that he would deliver the backhoe in exchange for the money. However, the suspect failed to perform as promised and provided no refund. The victim lost \$17,000. The case is pending.

State v. Robert Wellnitz

Ross County Court of Common Pleas, Case No. 16CR501

An elderly Ross County consumer paid contractor Robert Wellnitz \$2,200 to replace seven windows in the consumer's home. The investigation found that from April 2014 through August 2015, Mr. Wellnitz failed to perform the agreed-upon service. The defendant received the deposit money and performed no work. In January 2017 the defendant pleaded guilty to theft from the elderly and was sentenced to 17 months in prison and ordered to pay restitution.

State v. Matt Young

Vinton County Court of Common Pleas, Case No. 17CR9156

Matt Young was indicted on counts of engaging in a pattern of corrupt activity, theft, and telecommunications fraud. ECU and BCI handled the investigation. As a result of BCI's digital forensic analysis, Young was also indicted on pandering sexually oriented material involving a minor. The economic crime allegations involved Matt Young misrepresenting himself as an established music label and accomplished musician, John Q. Public, who had toured internationally and sold millions of albums. Young allegedly used multiple Facebook accounts to lure aspiring musicians to pay for services associated with music development, recording and distribution. Victims of this scam reside in Australia, Thailand, Canada, South America, Europe, and throughout the United States. The case is being prosecuted by the Vinton County Prosecutor's Office and is currently pending.

D. CONSUMER ASSISTANCE UNIT

The Consumer Assistance Unit includes complaint specialists and Title Defect Recision Fund (TDR) personnel. The staff serves consumers, small businesses, and nonprofits that file complaints against various businesses.

Complaint specialists provide informal dispute resolution by contacting the businesses in an attempt to resolve the complaints and, if necessary, to bring the businesses into compliance with Ohio law. The specialists have concentrated areas of expertise. For instance, TDR staff members administer the TDR Fund and help motor vehicle purchasers obtain automobile titles and temporary tags.

In 2017, the Consumer Assistance Unit continued to help small businesses and nonprofits resolve their consumer-related disputes and enhance the office's ability to monitor the marketplace for unfair and deceptive practices.

Complaint specialists are trained to identify problems, and consumer complaint information may be referred for further investigation. Specialists make these referrals based on consumer complaint volume, monetary loss, egregiousness, patterns of abuse, and other factors. The ability to identify potential violations is critical to the Consumer Protection Section's efforts to protect consumers. Many complaint referrals have led to successful litigation.

TOP CONSUMER COMPLAINTS REPORTED TO THE ATTORNEY GENERAL'S OFFICE

Every year, the Attorney General compiles a list of the top complaint-generating areas. In 2017, the Consumer Protection Section received more than 22,000 complaints. The top eight categories were:

1. Motor Vehicles
2. Utilities, phone, internet, or TV
3. Shopping, Food, or Beverages
4. Professional Services
5. Collections, Credit Reporting, or Financial Services
6. Home or Property Improvement
7. Other
8. Identity Theft

E. IDENTITY THEFT UNIT

The effects of identity theft can linger for years, causing damage to victims' credit reports and financial lives. The Consumer Protection Section's Identity Theft Unit, launched in 2012, helps repair the damage caused by identity theft. Since its inception, the unit has eliminated approximately \$2 million in fraudulent charges for victims of identity theft.

The Identity Theft Unit provides two programs. Through the Traditional Assistance program, advocates work on behalf of victims to contact credit reporting agencies, creditors, collectors, and other entities that may have information resulting from fraudulent circumstances. This option is ideal for people who do not feel comfortable attempting to rectify the effects of identity theft on their own. Under the Self-Help program, the office provides victims the tools they need to help resolve the issues on their own. In 2017, the Identity Theft Unit received a total of 836 complaints and helped victims eliminate approximately \$309,400 in fraudulent charges, ranging from a few hundred dollars to tens of thousands of dollars cleared from an individual's name.

In one complaint, a Greene County man, while shopping for clothes to attend his wife's funeral, was denied credit because of fraudulent accounts on his credit report. These accounts were unknown to the consumer and after the Identity Theft Unit contacted the creditors and credit reporting agencies, the consumer's credit was restored and his credit reports accurately reflected only his information. The consumer noted that his wife passed away in September and his 82-year-old mother was fading in failing health. In thanking our office, the consumer noted that if his mother would have died he would not have had the credit to refinance his home.

In a case involving family exploitation, a Franklin County man discovered that his daughter, son-in-law, and grandson had used his identity to open fraudulent accounts, deplete existing accounts, and clear out retirement accounts in the consumer's name. The Identity Theft Unit, working with several local investigators and attorneys, was able to help remedy over \$71,000 for the consumer.

In another case, a Stark County man discovered that his personal information was being used to set up a merchant credit authorization account (as if the man had opened a retail store and was accepting credit cards). Over \$24,000 was fraudulently charged and authorized through this account, which was tied to the consumer's Social Security number. The Identity Theft Unit contacted the bank that set up the merchant account, and the bank absolved the consumer of all responsibility associated with the fraudulent credit authorizations.

Because children in the foster care system may be especially vulnerable to identity theft, Attorney General DeWine offered the Identity Theft Unit's assistance to the Ohio Department of Job and Family Services to correct errors that are discovered on the credit reports of foster youth. In 2017, the Identity Theft Unit resolved 33 complaints for minors in foster care.

F. EDUCATION UNIT

The goal of the Education Unit is to inform Ohioans about their rights as consumers and to warn them about scams. The Education Unit conducts consumer protection presentations throughout the state to build collaboration and awareness in the fight against fraud and to help protect Ohioans. In 2017, the Education Unit conducted 178 educational events, reaching over 7,460 attendees.

To build awareness of consumer protection issues among Ohio's youth, the Education Unit held the ninth annual Take Action High School Video Contest in 2017. The contest awards a total of \$5,000 in college scholarships to the top three teams or individuals who submit a 60-second video on one of three topics. This year's topics were privacy on your smartphone, social networking scams, and creating strong passwords. Individuals or teams from 40 schools submitted 128 video entries in the 2017 contest. Overall, 195 students participated in the 2017 contest. Winners will be announced in March 2018.

G. ELDER JUSTICE INITIATIVE

In 2014, Ohio Attorney General Mike DeWine established the Elder Justice Initiative to increase the investigation and prosecution of elder abuse cases and to improve victims' access to services in Ohio. Housed in the Consumer Protection Section, the Elder Justice Initiative is a collaborative effort among several sections of the Attorney General's Office, including Crime Victim Services, Consumer Protection, Health Care Fraud, Special Prosecutions, and the Ohio Bureau of Criminal Investigation.

The team helps communities with training and technical assistance, investigations, forensic analysis, case presentation, and prosecution. The team hosts and presents at trainings, symposiums, and outreach events for professionals, including those in law enforcement, social work, adult protective services, and the financial industry. Since its inception, the Elder Justice Initiative has assisted more than 1,240 older Ohioans and their family members to better understand and address elder abuse and exploitation. In 2017, the Elder Justice Unit conducted 39 trainings and presentations, reaching approximately 2,650 attendees.

H. CYBEROHIO

In September 2016, Attorney General Mike DeWine launched CyberOhio, a collection of cybersecurity initiatives aimed at helping Ohio businesses fight data security threats. The goal of CyberOhio is to help foster a legal, technical, and collaborative cybersecurity environment to help Ohio businesses thrive. Since its inception, CyberOhio has conducted 34 trainings and presentations, reaching approximately 950 attendees. In March, CyberOhio held its first annual CyberOhio Business Summit. The summit, which attracted over 240 attendees, explored the current cyber-threat landscape that many small businesses face and advised those companies on how to proactively protect their business's confidential information and minimize the risk of a data breach within their businesses.

In October 2017, Ohio Senate Bill 220, Ohio's Data Protection Act, was introduced as a means to improve the legal cybersecurity environment in Ohio for businesses and consumers. The legislation was sponsored by State Senators Bob Hackett and Kevin Bacon, who worked with Attorney General DeWine's CyberOhio Initiative to develop the legislation. Under the proposed law, a business that implements a cybersecurity program will have an affirmative defense to a tort claim alleging that a failure to implement reasonable information security controls resulted in a data breach. The law would not create a minimum cybersecurity standard but is intended to be an incentive to encourage cybersecurity within businesses.



Ohio Attorney General's Office
Consumer Protection Section

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For more information on this report or
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