

Sun-Sentinel

SOUTH FLORIDA • SUNDAY • NOVEMBER 24, 1996

QUICK CASH WITH FEW QUESTIONS

About this series

This series is based in part on a *Sun-Sentinel* computer analysis that is thought to be the first study to explore the relationship between crime and pawning activity.

The newspaper created a computer database of the 69,602 pawn transactions that were recorded in Fort Lauderdale in 1995. The pawn slips were sent to the Police Department by Fort Lauderdale's pawnshops and secondhand dealers, as required by state law. The *Sun-Sentinel* requested copies of the documents under Florida's Sunshine Law.

Some of the documents — 32,404 — had been entered into a Police Department computer and were provided to the newspaper on a computer diskette. The remaining 37,198 forms were entered into computers by the *Sun-Sentinel*.

The two databases were then merged by *Sun-Sentinel* computer researcher Michael Meiners to create one database containing information about all transactions in

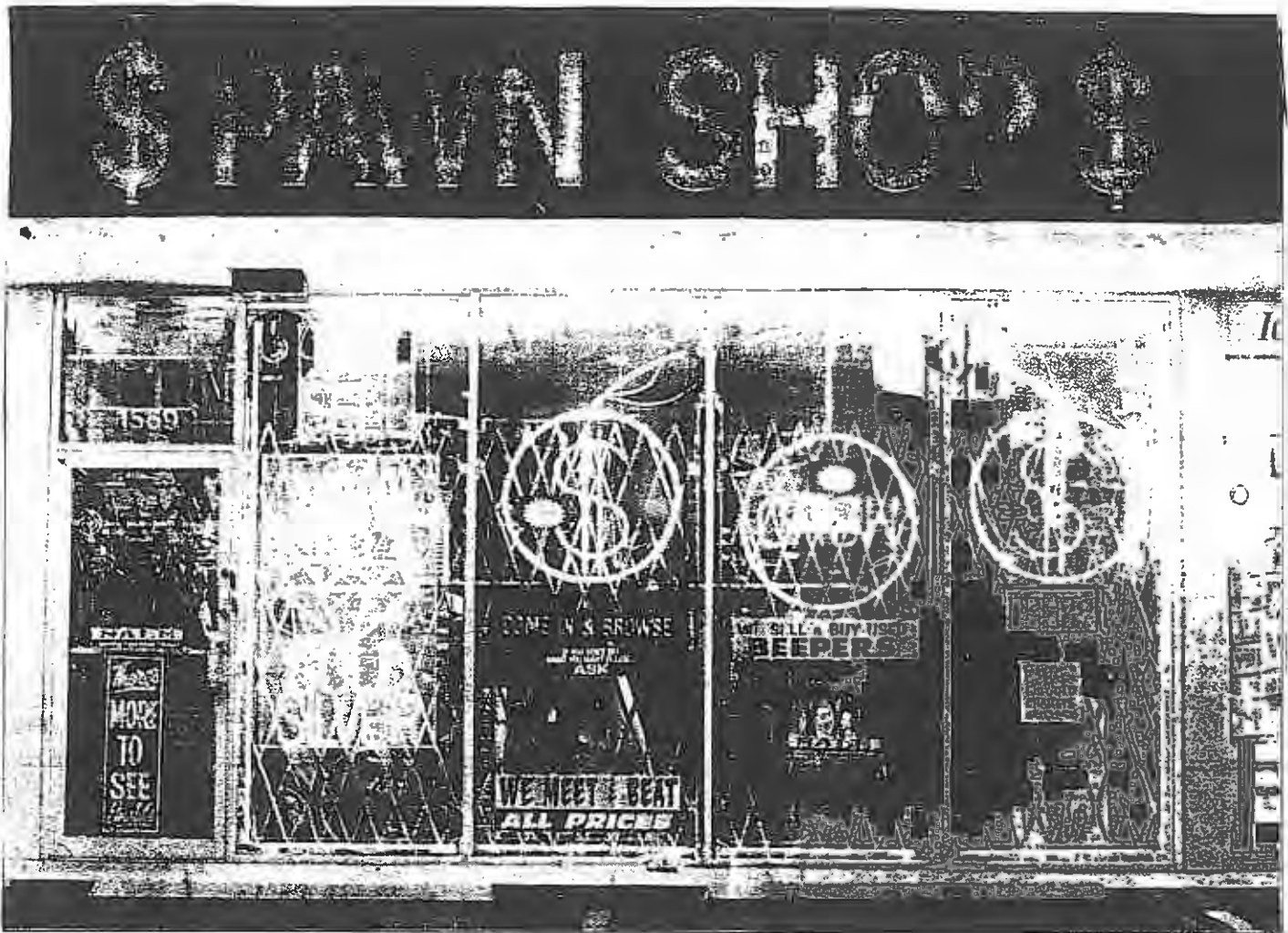
the Police Department's files. The period of Feb. 9 through Feb. 13, 1995, is not included in the analysis because of missing police files.

The *Sun-Sentinel* used the computer program Paradox to analyze the data in many different ways, including ranking the city's most frequent pawners.

To ensure accuracy, the newspaper double-checked some transactions — those of the city's busiest pawners and others who pawned many of the same types of items — against the original pawn tickets held by police.

Then the newspaper checked the criminal records of the city's 50 busiest pawners and others with suspicious pawning patterns.

On Oct. 1, pawn slips like the ones used to build the *Sun-Sentinel* database became exempt from Florida's Public Records Law. Because they are now barred from public or media scrutiny, this study could not be done today.



Staff photo/PRESTON C. MACK

The neon offer of quick cash beckons potential customers to East Side Pawn, 1569 South Federal Highway in Fort

Lauderdale. South Florida has one of the largest concentrations of pawnshops in the United States.

To pawn an item in Florida, you must leave a name, address and thumbprint. Think that prevents stolen goods from winding up in pawnshops? Think again.

By **SCOTT GLOVER** and **EVELYN LARRUBIA**
Staff Writers

INSIDE
■ Capsule looks at prolific pawners. 21A

■ It's tough for cops to track goods. 22A

When Lovell Braswell stole his neighbor's lawn mower in July, he knew right where to take it to turn a quick buck: the pawnshop.

It didn't matter that he already had one mower in hock. In his hundreds of trips to the Cash America pawnshop on Sunrise Boulevard he'd come to know the clerks, he said. They didn't ask a lot of questions.

"I wasn't nervous at all," said Braswell, who is on house arrest after pleading no contest to charges of dealing in stolen property. "I knew they weren't going to be asking me anything."

In South Florida, which suffers one of the nation's highest property-crime rates, pawnshops are a fast, easy outlet for crooks to convert stolen property to cash — like ATMs for burglars.

Nowhere in South Florida is the problem worse than in Fort Lauderdale, where burglary and theft rates rank third in the nation and where the pawnbroker's three-ball symbol is more common than McDonald's Golden Arches.

Some pawnshop clerks admit they will do business with anybody who doesn't come right out and tell them an item is stolen.

There is a supposed safeguard — forms sent to the police listing the name, address and thumbprint of each pawn.

But cops, short on staff and woefully behind in computer technology, have all but ignored the clues the pawn slips may offer. And no one else can look: As of Oct. 1, these forms were closed to the public by a new state law.

The *Sun-Sentinel*, in a computer analysis of the nearly 70,000 pawn transactions that took place in 1995 in Fort Lauderdale, found the following:

■ Of the city's 50 most frequent pawners, 39 have criminal records in Florida: 19 have been arrested for burglary, theft or related crimes; another 14 have faced drug charges — almost always cocaine. Police say many burglars steal to sup-



FIRST
IN A SERIES

A brief history of pawning, and an explanation of the three-ball symbol of pawnshops. PAGE 22A

PLEASE SEE PAWNSHOPS / 20A

Prolific pawners: no jobs, lots to sell

FROM PAGE 1A

port drug habits.

■ Pawnshops routinely accept merchandise that workers suspect is stolen. Shop owners say it's not their job to determine who owns property being pawned — their clients sign pawn slips swearing the property is theirs, and police get copies of these forms.

■ Thieves brazenly pawn stolen goods, sometimes only hours after a burglary, then leave their names, addresses and thumbprints behind on pawn slips they know are being sent to the police. They get away with it, police say, because cops don't pay much attention to the forms. In fact, fewer than half the pawn slips forwarded to Fort Lauderdale police are entered into the department's computer, severely hampering efforts to detect suspicious activity or patterns.

No jobs, but lots to pawn

South Florida has one of the largest concentrations of pawnshops in the country. Broward has 122; Palm Beach County has about 70. By comparison, there are only 80 pawnshops in all of New York City.

South Florida is also besieged by burglaries — 80,000 last year in Dade, Broward and Palm Beach counties.

Is there a link?

Cops say yes.

When Fort Lauderdale police set out to tackle the city's notorious burglary problem this year, the first step was tighter scrutiny of pawnshops — and the people who use them. Detectives began working cases backward, using the pawn slips of frequent pawners to solve burglaries. Within weeks, they had made several arrests and recovered tens of thousands of dollars in stolen property.

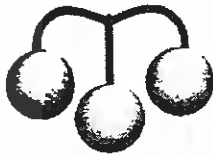
The first pawner they arrested admitted to a spree of at least 10 burglaries. He had hocked most of the stolen goods for cash, detectives said.

"This guy was partly in business because of the pawnshops," Detective Keith Abrahamsen said.

But pawnbrokers say only a tiny fraction of the property they take in turns out to be stolen. They see themselves as the poor man's bank, making small loans to customers who have nowhere else to turn. Instead of credit, borrowers need only some form of collateral. A VCR, TV, toolbox — pretty much anything of value will do.

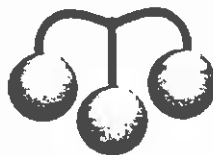
The pawner gets quick cash in exchange for a promise to repay the loan, plus up to 300 percent annual interest, usually due within 30 days. If the customer doesn't pay up, the pawnshop can sell the property.

Many of Fort Lauderdale's most prolific pawners have at least three characteristics in common: No job, an arrest record and a seemingly endless supply of



"With some of these places, if you were to walk in there with something that could somehow suck up everything that's stolen, the shelves would be empty."

— Sgt. Robert Smith, head of the Fort Lauderdale Police Department's burglary squad



What do you say?

Sun-Sentinel

digital
EDITION

DIGITAL EDITION:

Go on-line to respond to this story. Find the Digital Edition message boards on America Online (keyword: SSDE News, 'Messages'), then share your comments.



SOURCE

LINE: By phone, leave a message

by calling one of the numbers below, then entering category 8116.

Broward: 523-5463
Boca-Delray: 496-5463
Boynton Beach: 625-5463

Coming Monday:

The new Florida Pawnbroking Act was touted as tough measure to clean up the pawn industry. But some law enforcement officials say the law, which took effect Oct. 1, is making the job of policing the state's estimated 1,300 pawnshops even tougher. Critics say the law does little for burglary victims whose property ends up on pawnshop shelves. The best way for them to get back their stuff? Buy it from the pawnshop.



Most anything can be pawned. Some shops take cars — and even semitrailers. This yacht was on consignment at a pawnshop on West Oakland Park Boulevard.

Staff photo/PRESTON C. MACK

things to pawn.

Mark Udell is fairly typical.

Udell, 35, has an arrest record dating back to 1981, including convictions for shoplifting and cocaine possession. He visited Fort Lauderdale pawnshops 64 times last year.

Among other items, he pawned seven TVs, eight VCRs, four boom boxes, two stereo systems and two stereo receivers. All the while his pawn slips indicated he was unemployed.

Udell's favorite place to do business was East Side Pawn at 1569 S. Federal Highway, where he pawned five VCRs in a single week.

"Obviously, something's amiss," said Sgt. Robert Smith, head of the Fort Lauderdale Police Department's burglary squad. "He doesn't even have a job. He can't have the means to legitimately own all that stuff."

Udell couldn't be reached for comment, despite messages left with two family members and an attempt to relay a message to him through East Side Pawn. Pawnshop owners say he remains a regular customer.

Max Wasserman, co-owner of East Side, said none of the items Udell pawned had been reported stolen.

Wasserman said he thought Udell was "living on the street" and had been using his mother's credit card to purchase the merchandise, then pawning the goods for cash.

Asked why he would accept property under such circumstances, Wasserman said it wasn't

his place to ask such questions.

"If he's coming in my store with a VCR, I'm not asking him where he got it," the pawnbroker said. "It's the police's job to find out if it's stolen, not mine."

Another regular at East Side was Samuel Santos.

In September 1995 alone, Santos pawned 176 packages of brand-new batteries, 178 rolls of film, and a dozen disposable cameras. He made 29 trips to the pawnshop that month, sometimes two in one day. His take: \$374.99.

Wasserman said he did not remember anyone pawning so many batteries. Even if he did, he said, he wouldn't have paid any attention.

"You don't ask where things come from," Wasserman said. "If you don't take those batteries, the guy down the street will."

Santos was sentenced to probation this year after back-to-back arrests for possession of stolen property and possession of cocaine. Reporters were

unable to find Santos for comment, and telephone numbers he left on pawn forms were incorrect.

Wasserman himself pleaded no contest to dealing in stolen property in 1986 after an undercover detective sold him a pair of "hot" VCRs during a sting. Because it was his first offense, the guilty plea did not go on his record.

He blamed that charge on a cocaine problem: "That was a long time ago ... I had a drug problem," he said. "I didn't fill out a slip and I paid dearly for it. I

learned my lesson."

In June, he was cited by a Broward sheriff's detective on charges of failing to write down an item's proper serial number on a pawn slip at another pawnshop he owns in Lauderhill. That case is pending.

Wasserman called the most recent allegation a "BS charge" by an overzealous detective.

'Pawn Your Car?'

East Side isn't the only store to attract prolific pawners. The *Sun-Sentinel* found suspicious transactions in nearly all the city's busiest pawnshops.

At Mo Money pawn on West Sunrise Boulevard — where a semitrailer once sat in hock in the front lot — a hand-lettered sign implores passing drivers to "Pawn Your Car!"

Like clockwork, dozens of regulars stream into the mustard-colored shop, pawning everything from answering machines to zoom lenses.

Jerry Singer, part-owner of Mo Money, declined to be interviewed about any of his customers.

But records show Paul Couto was one of his best.

During January and February 1995, Couto walked into Mo Money at least twice a week — and sometimes two or three times a day. Among the many items he pawned: nine cameras, four beepers, three VCRs and two TVs.

And jewelry — lots of it.

In his 38 trips to Mo Money, Couto brought in 13 women's rings, 10 men's rings, 11 necklaces, six watches, three bracelets, three pairs of earrings, four pendants and four charms.

Too hot to handle

About one hour after a Fort Lauderdale home was burgled on June 17, Erik Ray, right, pawned some of the stolen items at Cash America at 1010 W. Sunrise Blvd., he told detectives. Ray was arrested for the burglary, and the victim identified her goods. Ray awaits trial.

- ① Ladles gold Selko watch
- ② 14 kt. link chain
- ③ 10 kt. flat bracelet



On Jan. 12, Couto pawned a class ring with the inscription: Texas A&M '93 D. Kenny. The

next morning, in his first of three trips to the pawnshop that day, he brought in another ring. It bore the initials DJG.

In all, Couto was paid \$3,219 — an average of \$84 a trip.

His two-month pawning spree came to an abrupt end a day after his last transaction at Mo Money. He was arrested by Fort Lauderdale police on Feb. 27, 1995, and charged with burglary. He is now serving a two-year sentence in state prison.

Couto's frequent deliveries, coupled with his unemployment, apparently weren't enough to arouse suspicion at the pawnshop.

Mo Money clerk Barry Fisher said it wasn't his job to ask people like Couto — or anybody else — the source of their merchandise.

"We don't ask somebody, 'Where did you get it?'" Fisher said. "They sign the form swearing it's theirs."

There's really only one thing a customer can say that is guaranteed to botch a deal, Fisher said.

POLICE PROPERTY REPORT
FORT LAUDERDALE POLICE DEPARTMENT
PROPERTY REPORT

66-94361

06/21/95 461628

100-461628-1001

100-461628-1002

100-461628-1003

100-461628-1004

100-461628-1005

100-461628-1006

100-461628-1007

100-461628-1008

100-461628-1009

100-461628-1010

100-461628-1011

100-461628-1012

100-461628-1013

100-461628-1014

100-461628-1015

100-461628-1016

100-461628-1017

100-461628-1018

100-461628-1019

100-461628-1020

100-461628-1021

100-461628-1022

100-461628-1023

100-461628-1024

100-461628-1025

100-461628-1026

100-461628-1027

100-461628-1028

100-461628-1029

100-461628-1030

100-461628-1031

100-461628-1032

100-461628-1033

100-461628-1034

100-461628-1035

100-461628-1036

100-461628-1037

100-461628-1038

100-461628-1039

100-461628-1040

100-461628-1041

100-461628-1042

100-461628-1043

100-461628-1044

100-461628-1045

100-461628-1046

100-461628-1047

100-461628-1048

100-461628-1049

100-461628-1050

100-461628-1051

100-461628-1052

100-461628-1053

100-461628-1054

100-461628-1055

100-461628-1056

100-461628-1057

100-461628-1058

100-461628-1059

100-461628-1060

100-461628-1061

100-461628-1062

100-461628-1063

100-461628-1064

100-461628-1065

100-461628-1066

100-461628-1067

100-461628-1068

100-461628-1069

100-461628-1070

100-461628-1071

100-461628-1072

100-461628-1073

100-461628-1074

100-461628-1075

100-461628-1076

100-461628-1077

100-461628-1078

100-461628-1079

100-461628-1080

100-461628-1081

100-461628-1082

100-461628-1083

100-461628-1084

100-461628-1085

100-461628-1086

100-461628-1087

100-461628-1088

100-461628-1089

100-461628-1090

100-461628-1091

100-461628-1092

100-461628-1093

100-461628-1094

100-461628-1095

100-461628-1096

100-461628-1097

100-461628-1098

100-461628-1099

100-461628-1100

100-461628-1101

100-461628-1102

100-461628-1103

100-461628-1104

100-461628-1105

100-461628-1106

100-461628-1107

100-461628-1108

100-461628-1109

100-461628-1110

100-461628-1111

100-461628-1112

100-461628-1113

100-461628-1114

100-461628-1115

100-461628-1116

100-461628-1117

100-461628-1118

100-461628-1119

100-461628-1120

100-461628-1121

100-461628-1122

100-461628-1123

100-461628-1124

100-461628-1125

100-461628-1126

100-461628-1127

100-461628-1128

100-461628-1129

100-461628-1130

100-461628-1131

100-461628-1132

100-461628-1133

100-461628-1134

100-461628-1135

100-461628-1136

100-461628-1137

100-461628-1138

100-461628-1139

100-461628-1140

100-461628-1141

100-461628-1142

100-461628-1143

100-461628-1144

100-461628-1145

100-461628-1146

100-461628-1147

100-461628-1148

100-461628-1149

100-461628-1150

100-461628-1151

100-461628-1152

100-461628-1153

100-461628-1154

100-461628-1155

100-461628-1156

100-461628-1157

100-461628-1158

100-461628-1159

100-461628-1160

100-461628-1161

100-461628-1162

100-461628-1163

100-461628-1164

100-461628-1165

100-461628-1166

100-461628-1167

100-461628-1168

100-461628-1169

100-461628-1170

100-461628-1171

100-461628-1172

100-461628-1173

100-461628-1174

100-461628-1175

100-461628-1176

100-461628-1177

100-461628-1178

100-461628-1179

100-461628-1180

100-461628-1181

100-461628-1182

100-461628-1183

100-461628-1184

100-461628-1185

100-461628-1186

100-461628-1187

100-461628-1188

100-461628-1189

100-461628-1190

100-461628-1191

100-461628-1192

100-461628-1193

100-461628-1194

100-461628-1195

100-461628-1196

100-461628-1197

100-461628-1198

100-461628-1199

100-461628-1200

100-461628-1201

100-461628-1202

100-461628-1203

100-461628-1204

100-461628-1205

100-461628-1206

100-461628-1207

100-461628-1208

100-461628-1209

100-461628-1210

100-461628-1211

100-461628-1212

100-461628-1213

100-461628-1214

100-461628-1215

100-461628-1216

100-461628-1217

100-461628-1218

100-461628-1219

100-461628-1220

100-461628-1221

100-461628-1222

100-461628-1223

100-461628-1224

100-461628-1225

100-461628-1226

100-461628-1227

100-461628-1228

100-461628-1229

100-461628-1230

100-461628-1231

100-461628-1232

100-461628-1233

100-461628-1234

100-461628-1235

100-461628-1236

100-461628-1237

100-461628-1238

100-461628-1239

100-461628-1240

100-461628-1241

100-461628-1242

100-461628-1243

100-461628-1244

100-461628-1245

100-461628-1246

100-461628-1247

100-461628-1248

100-461628-1249

100-461628-1250

100-461628-1251

100-461628-1252

100-461628-1253

100-461628-1254

100-461628-1255

100-461628-1256

100-461628-1257

100-461628-1258

100-461628-1259

100-461628-1260

100-461628-1261

100-461628-1262

100-461628-1263

100-461628-1264

100-461628-1265

100-461628-1266

100-461628-1267

100-461628-1268

100-461628-1269

100-461628-1270

100-461628-1271

100-461628-1272

100-461628-1273

100-461628-1274

100-461628-1275

100-461628-1276

100-461628-1277

100-461628-1278

100-461628-1279

100-461628-1280

100-461628-1281

100-461628-1282

100-461628-1283

100-461628-1284

100-461628-1285

100-461628-1286

100-461628-1287

100-461628-1288

100-461628-1289

100-461628-1290

100-461628-1291

100-461628-1292

100-461628-1293

100-461628-1294

100-461628-1295

100-461628-1296

100-461628-1297

100-461628-1298

100-461628-1299

100-461628-1300

100-461628-1301

100-461628-1302

100-461628-1303

100-461628-1304

100-461628-1305

100-461628-1306

100-461628-1307

100-461628-1308

100-461628-1309

100-461628-1310

100-461628-1311

100-461628-1312

100-461628-1313

100-461628-1314

100-461628-1315

100-461628-1316

100-461628-1317

100-461628-1318

100-461628-1319

100-461628-1320

100-461628-1321

100-461628-1322

100-461628-1323

100-461628-1324

100-461628-1325

100-461628-1326

100-461628-1327

100-461628-1328

100-461628-1329

100-461628-1330

100-461628-1331

100-461628-1332

100-461628-1333

100-461628-1334

100-461628-1335

100-461628-1336

100-461628-1337

100-461628-1338

100-461628-1339

100-461628-1340

100-461628-1341

100-461628-1342

100-461628-1343

100-461628-1344

100-461628-1345

100-461628-1346

100-461628-1347

100-461628-1348

100-461628-1349

100-461628-1350

100-461628-1351

100-461628-1352

100-461628-1353

100-461628-1354

100-461628-1355

100-461628-1356

100-461628-1357

100-461628-1358

100-461628-1359

100-461628-1360

100-461628-1361

100-461628-1362

100-461628-1363

100-461628-1364

100-461628-1365

100-461628-1366

100-461628-1367

100-461628-1368

100-461628-1369

100-461628-1370

100-461628-1371

100-461628-1372

100-461628-1373

100-461628-1374

100-461628-1375

100-461628-1376

100-461628-1377

100-461628-1378

100-461628-1379

100-461628-1380

100-461628-1381

100-461628-1382

100-461628-1383

100-461628-1384

100-461628-1385

100-461628-1386

100-461628-1387

100-461628-1388

100-461628-1389

100-461628-1390

100-461628-1391

100-461628-1392

100-461628-1393

100-461628-1394

100-461628-1395

100-461628-1396

100-461628-1397

100-461628-1398

100-461628-1399

100-461628-1400

100-461628-1401

100-461628-1402

100-461628-1403

100-461628-1404

100-461628-1405

100-461628-1406

100-461628-1407

100-461628-1408

100-461628-1409

100-461628-1410

100-461628-1411

100-461628-1412

100-461628-1413

100-461628-1414

100-461628-1415

100-461628-1416

100-461628-1417

100-461628-1418

100-461628-1419

100-461628-1420

100-461628-1421

100-461628-1422

100-461628-1423

100-461628-1424

100-461628-1425

100-461628-1426

100-461628-1427

100-461628-1428

100-461628-1429

100-461628-1430

100-461628-1431

100-461628-1432

100-461628-1433

100-461628-1434

100-461628-1435

100-461628-1436

100-461628-1437

100-461628-1438

100-461628-1439

100-461628-1440

100-461628-1441

100-461628-1442

100-461628-1443

100-461628-1444

100-461628-1445

100-461628-1446

100-461628-1447

100-461628-1448

100-461628-1449

100-461628-1450

100-461628-1451

100-461628-1452

100-461628-1453

100-461628-1454

100-461628-1455

100-461628-1456

100-461628-1457

100-461628-1458

100-461628-1459

100-461628-1460

100-461628-1461

100-461628-1462

100-461628-1463

100-461628-1464

100-461628-1465

100-461628-1466

100-461628-1467

100-461628-1468

100-461628-1469

100-461628-1470

100-461628-1471

100-461628-1472

100-461628-1473

100-461628-1474

100-461628-1475

100-461628-1476

100-461628-1477

100-461628-1478

100-461628-1479

100-461628-1480

100-461628-1481

100-461628-1482

100-461628-1483

100-461628-1484

100-461628-1485

100-461628-1486

100-461628-1487

100-461628-1488

100-461628-1489

100-461628-1490

100-461628-1491

100-461628-1492

100-461628-1493

100-461628-1494

100-461628-1495

100-461628-1496

100-461628-1497

100-461628-1498

100-461628-1499

100-461628-1500

PAWNSHOP RECEIPT

Cash America Pawn of Fort Lauderdale #1
1010 W. Sunrise Blvd.
Ft. Lauderdale, FL 33311
Phone: (305) 764-7331

DATE: 06/17/95 CONTROL # 47321

TIME: 11:32

TYPE OF TRANSACTION: Purchase Sale Consignment Other

NAME: RAY, ERIC L. ADDRESS: 1700 SW 8 PLACE, FT LAUDERDALE, FL 33311

EXP. ID: 11021

ALTERNATE BUYER'S NAME: NONE

BUYER'S ID: NONE

BUYER'S SIGNATURE: [Signature]

BUYER'S ADDRESS: NONE

BUYER'S PHONE: NONE

BUYER'S OCCUPATION: NONE

BUYER'S EMPLOYER: NONE

BUYER'S SOCIAL SECURITY: NONE

BUYER'S MARITAL STATUS: NONE

BUYER'S AGE: NONE

BUYER'S SEX: NONE

BUYER'S HAIR: NONE

BUYER'S EYES: NONE

BUYER'S RACE: NONE

BUYER'S RELIGION: NONE

BUYER'S POLITICAL AFFILIATION: NONE

BUYER'S EDUCATION: NONE

BUYER'S OCCUPATION: NONE

BUYER'S EMPLOYER: NONE

BUYER'S SOCIAL SECURITY: NONE

BUYER'S MARITAL STATUS: NONE

BUYER'S AGE: NONE

BUYER'S SEX: NONE

BUYER'S HAIR: NONE

BUYER'S EYES: NONE

BUYER'S RACE: NONE

BUYER'S RELIGION: NONE

BUYER'S POLITICAL AFFILIATION: NONE

BUYER'S EDUCATION: NONE

BUYER'S OCCUPATION: NONE

BUYER'S EMPLOYER: NONE

BUYER'S SOCIAL SECURITY: NONE

BUYER'S MARITAL STATUS: NONE

BUYER'S AGE: NONE

BUYER'S SEX: NONE

BUYER'S HAIR: NONE

BUYER'S EYES: NONE

BUYER'S RACE: NONE

BUYER'S RELIGION: NONE

BUYER'S POLITICAL AFFILIATION: NONE

BUYER'S EDUCATION: NONE

BUYER'S OCCUPATION: NONE

BUYER'S EMPLOYER: NONE

BUYER'S SOCIAL SECURITY: NONE

BUYER'S MARITAL STATUS: NONE

BUYER'S AGE: NONE

BUYER'S SEX: NONE

BUYER'S HAIR: NONE

BUYER'S EYES: NONE

BUYER'S RACE: NONE

BUYER'S RELIGION: NONE

BUYER'S POLITICAL AFFILI

A SYSTEM IN HOCK

It's language so explicit that only the most reckless pawnbroker would ignore it.

"If we hear the 'stolen' word or the 'hot' word or they say it fell off a truck, we don't take it," Fisher said.

Scattered among thousands of pawnshop patrons are dozens with criminal records — a sort of Who's Who of local burglars.

Couto, for example, ranked No. 50 in the computer analysis of most frequent pawners.

Wander Gail Jackson, a 26-year-old who pleaded no contest to shoplifting charges in 1995, was third on the list. Jackson's 1995 pawning tally included nine women's rings, five men's rings, three wedding bands, nine earrings, eight bracelets, seven necklaces, 15 watches and 10 pendants and charms. She also pawned TVs, VCRs, boom boxes, Walkman radios, binoculars, rods and reels, drills and household items during her twice-weekly visits to Fort Lauderdale pawnshops.

Most of her business went to Cash America.

"Wander's a character," said Keith Bebout, manager of the Cash America pawnshop at 1010 W. Sunrise Blvd.

His eyes widened as he examined a 2-inch-thick stack of copies of pawn slips Jackson had accumulated in a year. She not only was a frequent customer but also an unruly one, Bebout said. She used to hurl insults at employees who refused to take merchandise the store couldn't use, he said.

Bebout said Cash America normally won't do business with a customer like Jackson.

"I really did not know why we were dealing with Wander," the Cash America manager said. "She'd always do loans, but she'd never pick anything up."

Jackson never listed a telephone number on her pawn slips, and reporters' attempts to find her were unsuccessful.

Most pawners don't seem to mind leaving behind such key information as their names, addresses and thumbprints on forms they know are being sent to police. Braswell, the guy who admitted to stealing the lawn mower, said he knew the cops would get a copy of his pawn slip because he'd been busted that way once before. Still, he said, he took the risk.

"I was desperate. I was tight.

This summer, Fort Lauderdale cops launched a special effort to arrest career criminals. The first place detectives began looking for burglars: pawnshops.

Erik Ray, 25, was arrested in July and charged with four burglaries. He unloaded most of his loot in pawnshops, detectives say. In one case, he pawned the property he was accused of stealing only an hour after the burglary.

In September, Corey Graham, a 20-year-old with a string of arrests, pawned a one-of-a-kind 24-karat gold necklace and gold coin pendant only hours after it was yanked from its owner during a strong-arm robbery near Victoria Park. Cops found and arrested him because of the name and address he left at the pawnshop.

Who should spot bad guys?

Regardless of who is doing the pawning, business is booming in the Sunshine State. Florida has 1,300 pawnshops, more than any other state, according to the National Association of Pawnbrokers.

As of January, Broward had more pawnshops registered with the state than any other county, according to a study by a Florida State University law professor. Palm Beach County ranked fifth. The FSU study did not include figures for Dade, but it was not listed in the top five counties. The state Department of Revenue would not reveal the number of shops in Dade.

In Fort Lauderdale the number of pawnshops has doubled since the mid-1980s, to 28 today. In Broward, 70 of the county's 122 pawnshops have opened since 1990.

Pawnbrokers say that nationwide, less than half of 1 percent of the property they receive is ever determined to be stolen.

Police say that statistic is misleading; much of the stolen property on pawnshop shelves can't be identified because most burglary victims don't keep receipts or records of serial numbers of their possessions.

CONTINUED ON NEXT PAGE

CONTINUED FROM PREVIOUS PAGE

"With some of these places, if you were to walk in there with something that could somehow suck up everything that's stolen, the shelves would be empty," said Sgt. Robert Smith, head of Fort Lauderdale's burglary squad.

While state law prohibits anyone from accepting property that "a reasonable person" would think is stolen, pawnbrokers say it is neither their job nor their duty to see "suspicious" patterns among their customers or to refuse to buy what they think might be stolen.

That is the whole point, they said, of the Florida law requiring them to send pawn slips to the police.

So it didn't raise any red flags for a clerk at Classic Pawn on Broward Boulevard when frequent customer Alfonso Bostic pawned eight bicycles and five beepers in just over seven months.

"I have no red flags," said the indignant clerk, who would identify himself only as Mike. His manager, Steve, who also would give no last name, agreed.

"I stick by the letter of the law," Mike said, explaining that he religiously fills out the required pawn slips and sends them to the police. "If a detective can't pick that up, maybe there's something wrong on that side."

Robert DiMattina, who owns two Fort Lauderdale pawnshops, also blames the police for not catching on to the patterns of suspicious pawners.

Take one regular customer, at DiMattina's Payless 2 and Payless 3 pawnshops.

The woman, who wrote on her pawn slip that she worked in a convalescent home, pawned 55 rings, ranging in size from 4 1/4 to 11 1/4. She pawned dozens more pieces of jewelry, including 30 charms, 17 necklaces, 21 pairs of earrings, and 13 watches. One was inscribed, *Frances, all my love, Irving*. Another read: *Leo to Florence*.

The *Sun-Sentinel* is not identifying the woman because she has no criminal record. Her name is neither Frances nor Florence.

In an interview, the woman insisted her numerous pawns were legitimate.

She said the inscribed pieces of jewelry, and rings of various sizes, were given as gifts to her mother, who worked as a maid. She said that her mother willed them to her when she died in 1894, and that she had to pawn the pieces to help pay bills.

The woman said she did not know why her pawn slips listed incorrect telephone numbers and employment information.

"I can't remember," she said.

Even Payless 2 owner DiMattina conceded that his customer's frequent pawns seemed suspicious. But he defended his clerk for accepting the jewelry, and praised him for completing the pawn slip and sending it to the police.

"That is the best lead the Police Department can have. I just gave them evidence. Go get her!" DiMattina said. "They ought to pay me to be a detective."

At least one pawn industry official was skeptical of the results of the *Sun-Sentinel's* investiga-

tion.

Gary Grubbs, president of the Florida Pawnbrokers Association, said he "seriously doubted" the veracity of the study. If true, however, it was "certainly cause for concern," Grubbs said.

That concern seemed evident as a reporter read aloud the list of items frequent pawnner Couto had hocked during a two-month spree, before he was arrested for burglary.

"Jesus Christ," Grubbs said under his breath about midway through the list. "I get the point, I get the point."

For cops, the newspaper's investigation yielded few surprises.

"These findings just confirm what law enforcement has always suspected," said Capt. Jim Hurley, head of the investigations division at the Fort Lauderdale Police Department.

"There is a direct correlation between the pawn industry and property crime."

Hurley conceded that the department is "way behind" in its efforts to police the city's pawnshops.

One problem is the antiquated system of typing information from the pawn slips into the department's computer by hand rather than receiving it electronically.

Until this summer, only one employee — who spent half her time working for another police unit — was responsible for entering hundreds of pawn slips every day into a computer used by burglary detectives. She couldn't keep up.

As a result, fewer than half of the slips were entered in 1995, significantly hindering detectives' chances of noticing patterns or suspicious activity.

"I think that's been our biggest failure," Hurley said. He has taken several steps — daily visits to pawnshops by cops, civilian volunteers helping to computerize the pawn slips, and the creation of a team of detectives to target career burglars — to combat the problem since he took charge of the investigations division a year ago.

"Clearly the police need to be able to work that kind of information," he said.

But pawnshops' attitudes need to change, too, Hurley said. Some shops seem all too willing to do business with people who appear to be dealing in stolen goods.

He cited a sting that police ran in October in which an undercover detective posing as a burglar tried to sell "stolen" property in several pawnshops.

There were plenty of clues that something was wrong. For one, the detective is black but was using identification bearing a white man's picture.

He kept saying things like, "I almost got bit by the dog getting out of the window." He repeatedly described the microwave he was trying to pawn as "hot."

"The deal was going fine — until [the officer] used the word 'stolen,'" said Detective Jack Gee, who was working the sting.

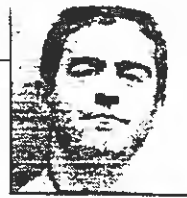
"The pawnshop employee actually said: 'You said the magic word. Now I can't take it.'"



"If he's coming in my store with a VCR, I'm not asking him where he got it. It's the police's job to find out if it's stolen. Not mine."
— Max Wasserman, co-owner of East Side Pawn

Frequent customer at Mo Money

Paul Couto, right, visited Mo Money Pawn, 400 W. Sunrise Blvd., in Fort Lauderdale 38 times during January and February of 1995 before he was arrested and charged with burglary. Here is what he pawned during that time.



JANUARY 1995

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 Motorola beeper	2	3 Bulova watch, 2 women's rings	4	5	6 10:16 a.m.: Gucci watch 10:20 a.m.: men's ring	7 2 women's rings, 1 pair of earrings, men's ring
8	9	10	11	12 Man's class ring inscribed, Texas A&M '93 D. Kenny	13 12:41 p.m.: Men's ring marked DJG, 3 women's rings 6:25 p.m.: Class ring inscribed "Leonard High" 7:25 p.m.: Sony camera	14
15 Earrings, pendant, women's watch	16 Color TV, portable radio	17 8:30 p.m.: Armitron watch 8:48 p.m.: Seiko watch, men's chain, women's chain, pendant	18 Men's bracelet, women's bracelet, women's ring	19 Camera, key chain, chain, cufflinks	20 Noon: Video game cartridge, camera, beeper, women's chains, women's bracelet 7:29 p.m.: Television	21
22 2 women's rings, camera	23 Cell phone	24 CD player	25 2 CD players, VCR	26 Noon: Electric guitar, rhythm machine, 8-track recorder 3 p.m.: Equalizer 3:11 p.m.: 24 CDs	27	28
29	30	31				

FEBRUARY 1995

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 VCR	2	3 Chain with cross	4 Beeper, men's chain
5	6	7 11:04 a.m.: VCR, stereo receiver, cell phone 6:26 p.m.: beeper	8 2 women's rings, 2 women's charms, bracelet	9	10
11	12	13	14	15	16
17	18	19	20	21	22
23	24	25	26	27	28
29	30	31			

Couto arrested and charged with burglary

Top pawnshop customers



Chroniques Alberic

- **Pawnshop visits:** 101
- **Sample of items pawned:** 14 beepers, 11 cell phones, two car stereos, eight rings.
- **Employment:** None.
- **Criminal record:** Charged in 1992 and 1994 with passing worthless checks and in 1993 with delivery of cocaine, possession of cocaine and possession of drug paraphernalia. Judges accepted no contest pleas and never adjudicated him guilty.
- **Pawnshops frequented:** Classic, Payless Jewelry #2, Mo Money
- **Status:** Still pawning as of Sept. 31.



Alfonso Jerome Bostic

- **Pawnshop visits:** 66
- **Sample of items pawned:** 12 bikes, 14 beepers, five car stereos, four portable stereos, two VCRs, eight rings.
- **Employment:** Roofing company or none listed.
- **Criminal record:** Convicted in 1994 of burglary, theft and grand theft auto
- **Pawnshops frequented:** Cash America, Classic, Payless #3
- **Status:** Still pawning as of Sept. 31.



Paul Couto

- **Pawnshop visits:** 45 to several
- **Sample of items pawned:** 13 women's rings, 10 men's rings, 11 necklaces, six watches, three pairs of earrings, three bracelets. One ring was inscribed: Texas A&M '93 D. Kenny. Another read: DJG.
- **Employment:** none listed.
- **Criminal record:** 1995 conviction on two burglary counts and grand theft. He was sentenced to 24 months in prison.
- **Pawnshop frequented:** Mo Money, others
- **Status:** Serving sentence in state prison.



Wander Jackson

- **Pawnshop visits:** 106
- **Sample of items pawned:** Nine women's rings, five men's rings, three wedding bands, nine earrings, eight bracelets, seven necklaces, eight women's watches, seven men's watches, 10 pendants, three portable stereos, four Walkman radios.
- **Employment:** None listed
- **Criminal record:** Arrested and pleaded no contest to 1994 retail theft charges and sentenced to a rehabilitation program.
- **Pawnshop frequented:** Cash America
- **Status:** unknown

Top pawnshop customers

Here are the vital statistics of a few of Fort Lauderdale's most frequent pawners, based on a *Sun-Sentinel* computer analysis of the nearly 70,000 pawn slips generated in the city in 1995 and other research:



Samuel Santos

- **Pawnshop visits:** 73
- **Sample of Items pawned:** 176 packages of batteries, 178 rolls of film, 12 disposable cameras.
- **Employment:** listed as Motorola, but phone number supplied not a Motorola number.
- **Criminal record:** Arrested in 1996 for possession of stolen property and theft and sentenced to two years probation; a few months later arrested for cocaine possession and trespassing and sentenced to two years probation.
- **Pawnshop frequented:** East Side
- **Status:** Last known trip to pawnshop Aug. 27.



Wayne Nathan Koch

- **Pawnshop visits:** At least 23, between June 1995 and June 1996.
- **Sample of Items pawned:** Four new computers still in the box, fax machines, other office equipment.
- **Employment:** None.
- **Criminal record:** Arrested in June 1995 and charged with four counts of grand theft, one count of dealing in stolen property and one count of fraudulent use of a credit card.
- **Pawnshops frequented:** East Side
- **Status:** Fugitive. Koch is being sought to stand trial on the 1995 charges.



Mark Udell

- **Pawnshop visits:** 64
- **Sample of Items pawned:** Seven TVs, eight VCRs, four portable stereos, two home stereo systems, two stereo receivers.
- **Employment:** None
- **Criminal record:** Charges include 1981 credit card fraud, 1992 larceny, 1993 larceny, 1994 cocaine possession, 1995 shoplifting, 1995 possession of cocaine. He was convicted of the 1994 cocaine possession and the 1995 shoplifting charges.
- **Pawnshop frequented:** East Side
- **Status:** Still pawning as of Sept. 31.

Sun-Sentinel

SOUTH FLORIDA • **MONDAY** • NOVEMBER 25, 1996

Pawn law tips scales against crime victims



**SECOND
IN A SERIES**

■ **Hottest
pawnshop
trades on
Wall
Street.
PAGE 6A**

By **EVELYN LARRUBIA**
and **SCOTT GLOVER**
Staff Writers

As a pawnshop clerk laid out the gold charms, one adorned with Teddy bears and another with the words "#1 daughter," Erica Garcia squealed with delight.

"That's my jewelry!" the 14-year-old cried again and again.

Four charms, five chains, a ring and a VCR had been stolen days earlier from the Fort Lauderdale apartment where Erica lives with her grandmother, Beatrice Santana. Detectives found the booty in a pawnshop.

Santana remembers standing inside the shop four months ago, looking at her belongings and assuming she'd be able to take them home.

She was wrong.

"The owner of the pawnshop told me that if I gave him \$250, he'd give me my

things," Santana said.

"I said to him: 'How come I've got to pay you? That's my property,'" she said. "I'm not going to pay for what's mine."

If her stolen belongings had been found in a neighbor's home, the police would have been able to take them and give them back to Santana.

But because the property was found in a pawnshop, state law says she has to wait for a judge to award it to her.

That legal process is stacked against Santana.

To get a civil court hearing, she would have to plunk down \$200 in filing fees. She would have to sue not only the pawnbroker but also the thief who pawned her property.

If she lost the case, she could be made to pay legal fees and costs for both the pawnshop and the pawner. But if she

PLEASE SEE PAWNSHOPS / 6A



Staff photos/PRESTON G. MACK

Burglars struck Beatrice Santana's home months ago. To recover her property from the pawnshop, she said the owner told her she'd have to pay \$250.

Many burglary victims say system failed them

FROM PAGE 1A

won, she could try to recover her costs only from the pawner.

And though she is required to name the pawner in her suit, a new Florida law blocks her from getting his name from the pawn records.

Santana did catch one bit of luck: A suspect was arrested in her case, and now she hopes to eventually win her property back from a criminal court judge.

Many people don't bother with all this. If they find their property in a pawnshop, they just buy it back.

Florida law wasn't always so tilted against crime victims.

Until the late 1980s, if a cop found stolen property in a pawnshop, he could seize it and hand it over to its owner.

But pawnshops complained they were losing thousands of dollars as police plucked jewelry, TVs and stereo systems off their shelves day after day.

So in 1988, four Fort Laud-

erdale pawnshops sued the city, saying police were violating their constitutional rights. They won.

Only judges, not police officers, have the power to determine ownership, a federal judge ruled. He ordered the law thrown out.

Police and Florida legislators responded with a new statute, Chapter 538, which gave theft victims two ways to recover their property.

Victims could wait for police to arrest the thief, then ask the criminal court judge to return their property once the case was done.

Or they could file a civil suit, called a writ of replevin, without having to pay court filing fees. The writ would lead to a hearing before a judge, who had the power to return stolen property to its owners.

Either way, the extra step of going to court proved too much of a hassle for many victims. The writs were used extensively elsewhere in the state, but never

seemed to catch on in South Florida, detectives say.

Instead, police say, paying shops to recover stolen property became common practice.

Still, the pawnshops grumbled about too many losses.

"I would get calls [from shops] saying this writ of replevin is just killing us," said Mary Jackson, director of public and government relations for Cash America International, the world's largest pawnshop chain. "It was a business nuisance, to say the least."

Sometimes the courts would award property to owners even if they didn't file criminal charges, Jackson said.

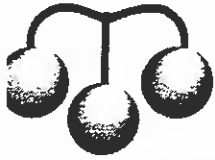
So the pawnshop industry, with a big push from Cash America, sought to change the law.

Pawnshop officials approached Sen. Fred Dudley, R-Cape Coral, a conservative legislator who last year sponsored 40 bills. About half of them concerned business issues.



Staff photo/PRESTON C. MAC

ABOVE: Barbara Lewis had to pay \$740 for her stolen jewelry at a pawnshop.



Have something to say about issues raised in this series? Here's who to call and how to comment:

To give your views on the new Florida pawnbroking Act: Sen. Fred R. Dudley, R-Cape Coral, who sponsored the bill. Dudley's telephone number at his law office in Bonita Springs is 941-947-8811.

For your state legislator in Broward, call the Broward County Legislative Delegation at 954-357-6555.

For your state legislator in Palm Beach County, call the Palm Beach County Legislative Delegation at 561-355-2406.

For your state legislator in Dade County, call the Dade County Legislative Delegation at 305-375-4088.

If you have a complaint against a specific pawnshop, call The Florida Department of Agriculture and Consumer Services help line at 1-800-35-7352. All Florida pawnbrokers must apply for a license with the agency, which began regulating pawnshops Oct. 1.

Dudley, 52, a lawyer, has served for 14 years in the Florida Legislature, where he has carved out a reputation as someone who works to pass laws favorable to business.

"He's definitely a friend," said Jon Shebel, president of Associated Industries, the state's largest business lobby. "He's good for business."

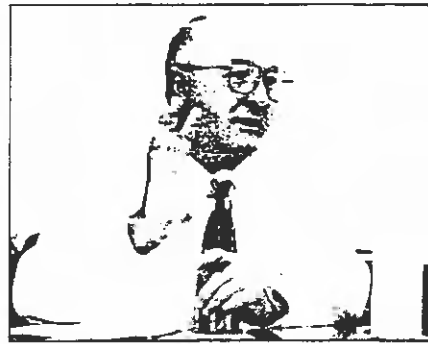
The group annually ranks legislators' voting records on business issues. Dudley ranked No. 13 among the state's 40 senators this year, voting in favor of the lobbying group's position 85 percent of the time.

When the pawnbrokers association approached him, Dudley told them — as he has told many other industry groups — to write the bill, and he would work to get it passed.

The result was the Florida Pawnbroking Act, which went into effect Oct. 1. It adds considerably to the hassles faced by theft victims.

If your home is burglarized and your things turn up in a pawnshop, you can't just walk down to the courthouse and sue to get your property back.

First, you have to get a copy of the police report of the



Photo/JOSÉ R. MENDEZ

LEFT: Sen. Fred Dudley sponsored the Pawnbroking Act that makes it harder for crime victims to reclaim pawned goods. He says he will work to amend the act.

theft.

Then, you have to let the pawnshop know you want your property — telling the owner he has your stolen belongings, describing them in detail, and giving the shop owner a copy of the police report. You also need proof that you made this claim, such as a written receipt from the pawnshop or a return receipt of a certified letter.

Then you wait 20 days, giving the shop time to negotiate with you out of court.

If you can't work it out, then you can file a writ, but you have to sue both the shop and the pawnshop.

Suing the pawnshop can be a Catch-22: The new law says that pawn slips — the forms that include each pawnshop's name, address and thumbprint and which are sent to police — are no longer public records, concealing the pawnshop's identity from a theft victim.

Even if you can figure out who pawned your property — if police make a burglary arrest, for example — you still have to

find the pawnshop to serve the legal papers.

And the addresses on crooks' drivers' licenses, state IDs and pawn slips are often old, according to Bill Williams, a pawn detective with the Palm Beach County Sheriff's Office.

"If you can't find 'em, you can't serve 'em. If you can't serve 'em, you can't have a hearing," Williams said.

Plus, you now have to pay filing fees of \$200 up front for the writ and hope to recover the money from the pawnshop when you win. Victims who lose in court have to reimburse the pawnshops and the pawnshops for their attorneys' fees and costs.

"The victim's recovery process has been narrowed to pay now, pay later," said Orange County Sheriff's Deputy Sandy Seton, who polices pawnshops in the Orlando area.

Cash America's Jackson said the changes were necessary to correct an inequity.

"The balance of the scales of justice leaned way too far in law enforcement's side," she said.

Sun-Sentinel



Go on-line to respond to this story. Find the Digital Edition message boards on America Online (keyword: **SSDE News**, **'Messages'**), then share your comments.



To leave a message for Sun-Sentinel Staff Writers

Scott Glover or Evelyn Larubia, call Sun-Sentinel Source Line:
Broward:
 954-523-5463
Boca-Delray:
 561-496-5463
Boynton Beach:
 561-625-5463
 Dial category 8116

Written

comments:

Letters to the Editor, Sun-Sentinel, 200 E. Las Olas Blvd., Fort Lauderdale, Fla. 33301-2293 or fax the editor at 954-356-4624 in Broward and Dade and at 561-272-3189 in Palm Beach County.

But now, cops say, they lean too far the other way.

Besides the hassles victims face, the Pawnbroking Act makes policing pawnshops more difficult and less effective.

For example, the new law seems to allow clerks to violate paperwork requirements without facing criminal charges.

Cops can file charges only against a licensed shop owner, and only when he or she willfully fails to fill out pawn slips properly.

The crime also has been reduced from a first- to a second-degree misdemeanor.

Administrative fines against shops that violate state law have been cut in half, too, from \$10,000 to \$5,000.

And the new law bars local governments from imposing more stringent requirements.

But police said that the Pawnbroking Act is not all bad.

"They threw us a few bones," said Pinellas County Sheriff's Cpl. Larry Earp.

Cops now can force pawnshops to hold suspected stolen property for 90 days, 30 days longer than before. But the hold order must include explicit information, including the victim's name.

The law also adds a statewide requirement for the pawners' thumbprints on forms, something many local governments already required.

And it makes pawnshops send daily electronic records of pawn activity to police, but only if shops already have computers and police provide the software.

Hundreds called against bill; one letter was for it

Dudley, the sponsor of the bill, said that he intended the law to help police and that he's received a good response.

"The really encouraging part here is when you talk to law-enforcement people around the state, the people who are on the firing line every day, they're very positive about the new law," Dudley said.

When the *Sun-Sentinel* contacted the proponents Dudley named, however, they were less enthusiastic.

"Basically, we're screwed," said Heather Hughes, a Brevard County sheriff's pawn unit analyst.

Said Orange County Sheriff Kevin Beary: "I can live with it."

Hillsborough County Sheriff Everett Rice remains "neutral" on the bill, according to his staff.

Dudley told fellow lawmakers that the bill was needed to protect consumers from shady pawnshops.

The Pawnbroking Act does protect patrons by requiring less-affluent shop owners to post bonds, limiting annual interest rates to 300 percent and setting up a licensing system geared to

CONTINUED ON NEXT PAGE

Catch-22

A new state law that went into effect in October makes it harder for victims of burglaries to recover their property if it turns up in pawnshops.

What happens:

1. Victim must get a copy of the stolen-property report.

2. Victim claims the goods from the pawnshop directly by giving shop owners a copy of the police report and a description of the stolen property. Victim then needs to get a written receipt from the pawnshop or a return receipt of a certified letter to prove he made the claim.

3. Victim waits 20 days, giving the pawnshop time to work out a deal out of court. That could just mean that pawnshops will continue to offer victims the chance to buy back the goods for what the shop gave the pawners for them.

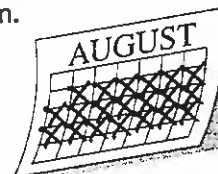
4. If no agreement is reached, victim's next recourse is to sue.

The catch

► Lawsuit must be filed against the pawnshop and the pawnner. But only the police have access to the pawn slips identifying the pawnner.

► Victim has to pay \$200 in filing fees and hope to recover the fee from the suspected thief.

► Victims who lose in court must reimburse the pawnshop and the pawnners for their attorneys' fees and costs.



Victims say law to clean up shops made things worse

FROM PREVIOUS PAGE

handle complaints.

But protecting pawnshop customers was never a pressing need, according to Gloria VanTreese, director of the state's Bureau of Consumer Protection.

The bureau, a statewide clearinghouse for consumer complaints, received only 20 grievances against the industry in 1993, 1994 and 1995 combined, she said.

Dudley said he did not approach police to get their thoughts on pawnshop regulation.

He said he left that up to the industry — something he does whenever special interests ask him to author bills.

Few cops knew about the bill until it was being discussed in Senate hearings. By then, they said, they couldn't stop it.

"At the time, the attitude was: This is probably going to pass, so let's make it so we will at least be a player in this," said Orange County Sheriff Beary. He was one of four Florida Sheriff's Association members who met with pawnbrokers for a few hours during the legislative session and "worked out a compromise."

Police never spoke about the bill during three Senate committee hearings. The only references to law enforcement were made by Dudley, who said he thought the Florida Sheriff's Association supported his bill.

Dudley also told fellow legislators that his bill would cut down on the amount of stolen property ending up in pawnshops, mainly by making sure felons don't own shops.

"There is no prerequisite whatsoever in the law short of paying \$45. That's all you have to do to be a pawnbroker in the state," Dudley said during one hearing.

Actually, the old law required background checks by the Department of Revenue. And the law already prohibited anyone guilty of theft or fraud, including misdemeanors and civil cases,

How pawn shops make money

It's a no-lose proposition for a pawn shop when a customer walks in seeking quick cash. Here is how it works.

The customer: Needs cash. Has a \$300 VCR and \$170 gold antique necklace to pawn.



HIS OPTIONS

PAWN IT

Items are used as collateral for a loan ... anywhere between 10 and 50 percent of the item's value. For example, the customer got 15 percent on this pawn.

VCR: \$45 Necklace: \$25

Customer gets \$70 and pawn ticket. Customer agrees to pay back loan, usually within 30 days. Shop holds items in secure area.

After 1 to 30 days

Customer returns to claim items. He pays back \$70, plus interest. In this case, \$17.50. In effect, the customer has paid 25 percent interest on a 30-day loan. (Some shops extend pawns up to 90 days, but interest accrues monthly.)

Pawn shop profit: \$17.50

After 60 to 90 days

If customer does not redeem or pay interest in allotted time, pawnshop can sell item, often for twice or three times the amount of the pawn. In this case, they were both eventually sold at their asking prices, \$216 for the VCR, \$136 for the necklace. The gold necklace also could have been melted down.

Pawn shop profit: \$282

SELL OUTRIGHT

Customers could get a little more money — about 10 to 15 percent — if they sell the items outright. In this example, the customer got 30 percent of the items' value for the sale.

VCR: \$90 Necklace: \$50

Customer gets \$140 and a receipt. Shop holds items for 15 days — in a secure place, giving police time to find out if they are stolen.

After 15 days

The shop puts the items up for sale at 80 percent of their value. In this case, \$240 for the VCR and \$136 for the necklace.

If the shop sells the items, it eventually makes about 168 percent profit on the sale.

Pawn shop profit: \$236

TERESA ALBRECHT/Staff

from owning a pawnshop. It even kept out people who pleaded no contest to some charges.

The new Pawnbroking Act specifically denies licenses only to convicted felons and not to people judged guilty of misdemeanors or of fraud in civil lawsuits.

Like most interest groups seeking new laws, the pawnshop industry didn't stop at lobbying. Industry groups and companies made at least \$12,500 in political contributions to legislators and political parties in the past two years.

Cash America, for instance, gave \$2,500 to the state

Democratic Party in February and \$1,250 to the Republican Party. The Florida Pawnbrokers Association gave \$2,500 to the Republican Party in April, about three weeks before the vote on the bill.

On May 2, the Pawnbroking Act passed the Senate unanimously and the House by a 111-8 vote.

Gov. Lawton Chiles received hundreds of calls and half a dozen letters against the bill and its public records exemption. Only one letter asked Chiles to sign the bill. It was from Agriculture Commissioner Bob Crawford, head of the state agency that now regulates pawnshops.

A SYSTEM IN HOCK

Dudley says he'll work to fix problems with law

Many of the protesting letters and calls came from members of the Florida Law Enforcement Property Recovery Unit a state-wide pawn detectives group.

"The pawn association did this with their concerns in mind. By no stretch of the imagination is this [law] consumer- or burglary victim-friendly," said Jerry Vermette, a veteran pawn unit detective for the Hillsborough County Sheriff's Office and head of the state recovery group. "We couldn't give this our stamp of approval, but it got passed like a snowball."

Chiles let the bills become law without his signature on May 25.

"He did not sign it because he did not feel strongly about it," said Karen Pankowski, a Chiles spokeswoman. But that's typically how bills become law in Florida, she said.

Of the 562 bills that reached his desk last year, Chiles signed only 99. Another 451 became law without his signature. He vetoed 12.

In an interview with the *Sun-Sentinel*, Dudley acknowledged there are problems with the Pawnbroking Act and the public records exemption that makes pawn slips secret.

He said he will propose a bill during the next legislative session

to fix some of the flaws.

Barbara Lewis hopes these changes help people like her.

Lewis was mugged Sept. 18 near Holiday Park in Fort Lauderdale. The thief got away with her purse and \$18,000 in jewelry she carried inside.

A day later, some of her jewelry was pawned at Payless Jewelry 2 on Broward Boulevard. Rather than wait for a judge, Lewis paid \$740 to buy it back.

"There they are, looking at you with a straight face, but kind of smiling too, telling you, 'This is ours now, pay up,'" Lewis said. "I was very angry. Just thinking about it makes me angry again."

Among her jewelry was a 24-karat gold chain from Thailand bearing a rare red gold Russian coin. In a recent appraisal, it was valued at \$3,000.

The pawnner, Corey Graham, 20, got \$300 for the piece. He was later arrested on charges of armed robbery and dealing in stolen property in the Lewis case.

"This was obviously a very expensive, unique piece," Lewis said. "They had to know it didn't belong to any 20-year-old kid. They did their paperwork — fine. They also knew they were dealing in stolen property."

TUESDAY: Changes in law, attitudes needed for reform.

About this series

This series is based in part on a *Sun-Sentinel* computer analysis that is thought to be the first study to explore the relationship between crime and pawning activity.

The newspaper created a computer database of the 69,602 pawn transactions that were recorded in Fort Lauderdale in 1995. The pawn slips were sent to the Police Department by Fort Lauderdale's pawnshops and secondhand dealers, as required by state law. The *Sun-Sentinel* requested copies of the documents under Florida's Sunshine Law.

Some of the documents — 32,404 — had been entered into a Police Department computer and were provided to the newspaper on a computer diskette. The remaining 37,198 forms were entered into computers by the *Sun-Sentinel*.

The two databases were then merged by *Sun-Sentinel* computer researcher Michael Meiners to create one database containing information about all transactions in the Police Department's

files. The period of Feb. 9 through Feb. 13, 1995, is not included in the analysis because of missing police files.

The *Sun-Sentinel* used the computer program Paradox to analyze the data in many different ways, including ranking the city's most frequent pawnners.

To ensure accuracy, the newspaper double-checked some transactions — those of the city's busiest pawnners and others who pawned many of the same types of items — against the original pawn tickets held by police.

Then the newspaper checked the criminal records of the city's 50 busiest pawnners and others with suspicious pawning patterns.

On Oct. 1, pawn slips like the ones used to build the *Sun-Sentinel* database became exempt from Florida's Public Records Law. Because they are now barred from public or media scrutiny, this study could not be done today.

A SYSTEM IN HOCK

Want a piece of shops? Try Wall Street

By SCOTT GLOVER
and EVELYN LARRUBIA
Staff Writers

The inventory fills shelf after shelf — used weed whackers, VCRs, TVs, microwaves, wedding bands, bicycles, even bowling balls. It hardly conjures visions of a Wall Street darling.

But if you want a piece of Fort Lauderdale's hottest pawnshop, the New York Stock Exchange is exactly where you'll find it.

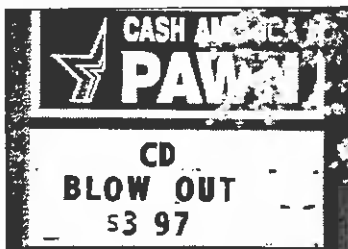
Traded under the ticker symbol PWN, Cash America Inc. International, based in Fort Worth, Texas, has 336 stores nationwide. Nearly half of them have opened in the past three years.

The company, which boasts about \$250 million in annual sales, also owns a chain of stores in the United Kingdom and another in Sweden. Texas businessman and veteran pawnbroker Jack R. Daugherty is chairman of the board.

Cash America has 49 shops in Florida, including two in Broward and two in Palm Beach County.

The company figured prominently in the writing of Florida's new Pawnbroking Act, then lobbied to help ensure its passage. In the past year, the firm has contributed \$3,750 to state legislators and legislative candidates, \$2,500 to the state Democratic Party and \$1,250 to the state Republican Party.

Like other pawnshops, Cash



America accepts just about anything of value as collateral for small loans, made at annual interest rates of up to 240 percent.

The chain attempts to lure new customers by offering a well-lighted, computerized alternative to the historic concept of a dark and dingy storefront operation.

The plan appears to be working.

As of Dec. 31, 1995, Cash America had 944,000 loans on the books totaling almost \$88 million, according to the company's annual report.

"This would be kind of the IBM of pawnshops," said Mike Rapoport, a stock-market analyst who watches Cash America for the Los Angeles-based investment firm Dabnehy/Resnick. "This thing makes money."

Headquartered in a Fort Worth building that once housed a failed savings and loan, Cash America is not only the largest chain of pawnshops in the country but also among the nation's largest gold producers, Rapoport said.

As of Dec. 31, 1995, Cash America had 944,000 loans on the books totaling almost \$88 million.

The company doesn't own any mines; it melts scrap jewelry that ends up on its shelves, then sells the gold on the metals exchange as bullion.

"They've got buckets of the stuff," Rapoport said. "You see that much gold and it looks like brass. It's pretty amazing."

Despite an aggressive public relations campaign to clean up the image of pawnshops, the chain's South Florida stores frequently attract customers who are pawning stolen property, authorities said.

Bill Williams, pawn unit detective for the Palm Beach County Sheriff's Office, said the two Cash America stores there — at 1640 S. Military Trail and 5178 Okeechobee Blvd., both in West Palm Beach — are among the busiest in the county.

And mainly for that reason, Williams said, the stores also wind up with a lot of stolen property. If an item listed on a pawn slip turns out to be reported stolen, authorities can order a pawnshop to hold the item as evidence.

"We call them about every

other day putting a hold on something," Williams said.

In Fort Lauderdale, the Cash America store at 1010 W. Sunrise Blvd. has served not only as a source of quick cash for thousands of legitimate customers, but also as a place to pawn stolen property.

Police in recent months have arrested two of the store's regular customers who pawned items that had been reported stolen. A Cash America clerk, who has since been fired, warned one of the burglary suspects that detectives were on his trail.

Tyrone Jones, the ex-clerk, said he was off-duty earlier this year when he warned Erik Ray the cops were looking for him in connection with some of the things he had pawned.

Jones said the only reason he warned Ray was because the two had been friends while growing up.

"I didn't do it as part of my job," he said.

He did say, however, that there were numerous Cash America customers who pawned so frequently as to arouse suspicion. Few, if any, were ever reported by the pawnshop to police.

Mary Jackson, Cash America's director of public and government relations, said the company takes numerous steps to guard against receiving stolen property.

For example, Jackson said, employees are trained to ask

questions if they are suspicious that an item might be stolen.

"If someone brings in an expensive set of Ping golf clubs, asks for \$20 and doesn't know what a par is, we probably don't take the clubs," Jackson said.

Employees also ask for receipts for new products, and ask customers to demonstrate how to use items such as computers, VCRs or video cameras.

But one former worker challenged Jackson's claim.

"Clerks are not trained to spot stolen property," said Ed Felts, a former Cash America assistant manager in Tampa and St. Petersburg. "That's a crock."

What does their training cover?

"It's just basically learning to do your transactions," said Felts, who worked for Cash America for about a year until he quit in May.

Employee manuals do allude to stolen property, Felts said: They tell workers they don't have to take an item if they don't "feel right about it."

Most employees wouldn't take anything they knew was stolen, but others succumbed to the pressure of sales and loan goals that Felts said were nearly unattainable.

"I would say the biggest majority of the managers are on the up and up, but then you do have the others who just don't care. They know in their heart and mind that it's hot when it comes through the door, but they

don't care," Felts said.

But Cash America spokeswoman Jackson said that in most cases precautions aren't even necessary. Less than one-half of 1 percent of property pawned with the chain is stolen, she said.

"We work with people who have financial needs, not people who come to get rid of stolen goods," Jackson said.

At the Sunrise Boulevard store, the average loan is for \$55, and roughly 75 percent of customers eventually come back to redeem what they pawned, said store manager Keith Bebout.

Dealing with up to 150 transactions a day, it's sometimes tough to know who's legitimate and who's not, he said.

"I'm sure we get some stolen property," Bebout said. "There's probably a lot more than we know about because the police are way behind. A lot of it we never find out about because people don't write down their serial numbers."

Sometimes, though, attempts to hock stolen goods are too blatant to be missed, he said.

"We'll get kids who ride up on their bikes and try to pawn a car phone," he said. "Or a kid who comes in with one kind of bike in the morning. I tell him we don't want it. He says, 'What kind of bike do you need?'"

"Then he'd show up in the afternoon with exactly the bike you'd told him. If we remember, we obviously don't take it."

Sun-Sentinel

SOUTH FLORIDA • TUESDAY • NOVEMBER 26, 1996

Cops connect theft rate to pawn trade

87 percent of Fort Lauderdale burglaries are not investigated



THIRD
IN A SERIES

■ Tips to
help keep
your home
safe from
break-ins.

4A

By EVELYN LARRUBIA
and SCOTT GLOVER
Staff Writers

South Florida is beset by burglaries.

With 80,000 break-ins a year in Dade, Broward and Palm Beach counties, the region has one of the highest property-crime rates in the nation.

The problem is so bad that Fort Lauderdale police don't investigate 87 percent of the nearly 6,000 break-ins that happen each year in the city.

They will take a report, but usually won't assign a detective to follow up unless it's part of a pattern of break-ins, the victim has serial numbers on the stolen goods, or the victim or witnesses

can suggest a suspect.

The tri-county region also has one of the country's highest concentrations of pawnshops. In Broward alone there are 122 shops — easily surpassing the number in far more populous areas such as New York City, which has 80.

The connection between an enormous burglary problem and a bustling pawnshop industry is more than casual, investigators say.

"Pawnshops are one of the easiest places to go with stolen property," said Capt. Jim Hurley, head of the investigations division at the Fort Lauderdale Police Department. "Unwittingly or not, I believe pawnshops regularly deal in stolen property."

Cops say they have a hard time stemming the tide of stolen property that ends up on pawnshop shelves because of unfriendly laws, some unscrupulous shops, few detectives, uncoordinated efforts among departments and victims who can't identify their stolen property.

One of the biggest impediments to tracking stolen goods in pawnshops, police say, is the antiquated systems for reporting pawn transactions and keeping the pawn slips.

Every day in Florida, shops mail to their local police copies of the dozens of individual pawn slips for all the business they did that day.

PLEASE SEE PAWNSHOPS / 4A

Keep a record

Police and crime prevention specialists say the following tips will greatly increase your chances of recovering your belongings if they are stolen:

- ✓ Make a list of your valuables, such as VCRs, stereos, computers and jewelry and their serial numbers and descriptions. This will help detectives find them.
- ✓ Keep receipts and take photographs of those items to help prove they are yours.
- ✓ Engrave your possessions, especially those most likely to be stolen, with your driver's license number or Social Security number. Many law enforcement agencies lend engravers to citizen groups in an attempt to cut down on property crimes.

A SYSTEM IN HOCK

Shops, cops, owners need to be vigilant

FROM PAGE 1A

Many police departments, even in large municipalities like Hollywood, keep the forms on paper in bulging file cabinets.

To find a particular stolen watch, TV or VCR, burglary detectives have to search through boxes of hundreds, even thousands, of forms. It doesn't help that they are flimsy and often hard-to-read.

Some cities, such as Fort Lauderdale, have created computer databases of the pawns to make the search easier.

But fewer than half of the nearly 70,000 pawnshop transactions in Fort Lauderdale last year were entered into the department's computer because there is a single clerk typing the pawn slips in for only four hours a day.

And because burglars don't necessarily pawn stolen property in the same city where they steal it, detectives often have to search more than their own files.

If a Fort Lauderdale detective wants to know whether an item was pawned a few blocks away in unincorporated Fort Lauderdale, he would have to ask a Broward sheriff's detective to check their files.

To find out whether the property was pawned anywhere in Broward County, the detective would have to make 27 phone calls to the other jurisdictions and ask each of them to search their files.

And many times it's hard for detectives to make matches because most people don't write down the serial numbers for their TVs, VCRs, computers, cell phones or beepers.

The result is that burglars can steal and pawn — putting a thumbprint and their name right on a form that goes to the police — and there's a good chance no one will catch them.

"People have been conditioned that there is no certainly of punishment," Hurley said. "The solution is, sadly, that law enforcement needs to do a better job."

He and others say the problems that allow stolen property to flow into the shops can be fixed. But first many things, including laws, need to change.

Detectives need computer technology for smarter policing. Pawnshops need to be more vigilant about the property they accept. And victims have to protect their homes better and keep track of serial numbers on their property.

Among the proposed answers:

■ Update systems for reporting and sharing information from pawn tickets.

A new state law that went into effect last month requires pawnshops to send their pawn slips to police electronically, but only if the shops already have computers and cops supply the software and modems.

Many cops say that's not enough.

For the forms to be a useful source of investigative information, all shops should have to send their daily transactions electronically. And the departments shouldn't have to bear the cost.

Even better would be a centralized statewide program to match all stolen property reports to all pawn tickets, they say.

Investigators already send copies of police reports to federal and state authorities, so why not send in pawn slips, too?

"Our burglars are going to other jurisdictions [to steal] and our burglars are taking their stuff somewhere else," Hurley said. "We're sending our reports off to the National Crime Information Commission and Florida Crime Information Center, and there they sit. Nobody's matching up the stolen property."

The Palm Beach County Sheriff's Office has developed a central-

ized countywide system to track pawn transactions. And the Broward Sheriff's Office is trying to create a tri-county pawn slip database that would automatically compare pawned items with stolen property reports.

But the \$60,000 project is on hold until mid-1998. Broward sheriff's burglary Detective Edward T. Sileo said, because it's not deemed a high priority.

An organization of detectives who police pawnshops, the Florida Law Enforcement Property Recovery Unit, has long been a proponent of a statewide computer system to check pawn tickets against state and national databases.

Setting up the system, the most expensive aspect, would cost between \$150,000 and \$200,000, according to Jerry Vermette, a veteran pawn unit detective for the Hillsborough County sheriff and president of the group.

"But the Legislature has never felt it needs to be funded," Vermette said.

■ **Create an easier recovery process for crime victims when their belongings turn up in pawnshops.**

The current law gives victims two alternatives. One takes too long and the other costs too much.

Victims can file an expensive civil lawsuit. Or they can wait for detectives to arrest a suspect and for a criminal-court judge to return their belongings, a process that in some cases takes years.

A state law that went into effect last month, the Florida Pawnbroking Act, even creates a Catch 22.

To file a civil suit to recover their goods, the law requires victims to sue both the pawnshop and the pawner. But it also closes the pawn slips to the public, keeping pawners' names secret.

Industry officials said they wanted the forms removed from the public record because their clients are taking out loans, and should receive the same protection as bank customers, whose financial information is private.

To avoid the hassle of going to court, most victims just buy their stuff back, paying the pawnshop what it paid the suspected thief.

"Should the victim have to go buy their property back? Hell, no," Hurley said. "Let the pawnshop redeem the loss from the burglar. After all, they chose to get in bed with them."

One better method might be free and faster civil court proceedings, where judges would hear stolen property disputes between theft victims and pawnshops within days of the dispute, said Sgt. Robert Smith, who heads Fort Lauderdale's burglary unit.

That suggestion sounds pretty good to Mary Jackson, director of government and public relations for Cash America International. The pawn giant, which has four pawnshops in South Florida, is the largest pawnshop chain in the world.

"I think recovery should be quick and it shouldn't be at a cost to the victim," Jackson said. The only thing pawnshops ask, she said, is to be able to talk to victims and maybe work out deals before they file suit.

■ **Force pawnshops to be more wary about the property they accept, maybe by making it unprofitable for them to accept suspicious goods.**

Pawnshops make money two ways: first, through the high interest they charge people who pawn their stuff, and then by reselling unclaimed goods for a hefty profit, often twice what they paid.

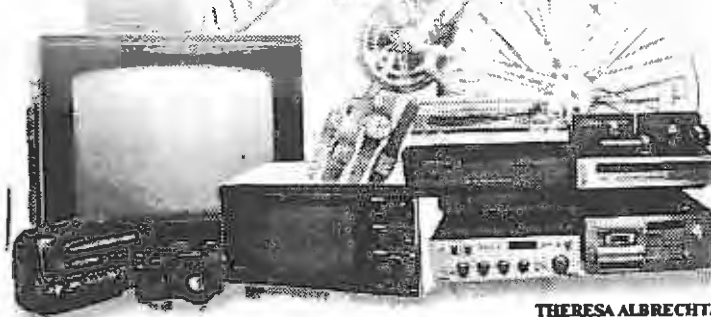
Even when goods turn out to be stolen, it's difficult for shops to lose money. Crime victims often buy their property back, though shops then usually agree to sell it at their

Commonly stolen goods

More than \$1.5 billion in property was stolen in Florida last year. Only about 30 percent was recovered. Some items likely to be stolen:

Item	Dollar value stolen	Dollar value recovered	Percent recovered
Bicycle	\$11.7	\$1.2	9.9%
Camera/photo equipment	12.8	0.4	2.9%
Appliances	26.2	1.0	3.7%
Jewelry/precious metal	148.0	6.2	4.2%
Computer equipment	49.0	3.2	6.5%
Radio/stereo	33.0	1.7	5.3%
TV/video/VCR	33.7	2.1	6.3%

(in millions of dollars)



SOURCE: Florida Department of Law Enforcement

THERESA ALBRECHT/
Photo illustration and graphic

purchase price.

But if pawnshops faced financial pain for accepting stolen goods, that could dramatically lessen their willingness to take suspicious property, some cops and crime victims say.

"I don't think I should have to make a deal," said Marilyn Cunningham, a Fort Lauderdale burglary victim who chose not to pay Cash America to return her stuff. Instead, she hopes a criminal-court judge will order her belongings returned to her when the case against the suspected thief is closed.

"I know the pawnshop guy would be the one that lost [money], but that should be pinned against the guy who stole it," she said.

Pawnshop owners counter that at least when stolen property ends up on their shelves, it can be recovered. When it ends up in other venues where police don't have access to who's buying what, such as flea markets, victims haven't a prayer of getting their belongings back.

"Unfortunately, we can't legislate business morality," said Jackson, of Cash America.

■ **Victims have to be able to identify their property.**

Burglary reports often are missing the key information that would identify the property: serial numbers.

Without them, police say, it's nearly impossible to tell whether the VCR they just found in a pawnshop is yours, or one of thousands others of the same model.

"We're not getting hits on property and the burglary rates are

soaring," said Smith, the head of Fort Lauderdale's burglary unit.

■ **Enact tougher regulations on pawnshops.**

Other places in the country are trying creative methods to better regulate pawnshops.

Minnesota, for example, requires videotaping and electronic reporting of all pawn transactions.

In Texas, anyone who wants to open a pawnshop in a county with a population of 250,000 or more has to show a need for the service.

In New York, pawnshops are limited to 3 percent interest a month, a fraction of the 25 percent monthly cap in Florida. Fees for keeping and insuring property in New York City are specified and limited to between \$5 and \$25.

In order to sell unredeemed goods, New York pawnshops must hold public auctions. And they have to reimburse the pawner for any profit from the sale, discounting the amount of the loan, interest, fees and auction costs.

If Florida's legislators can't write tougher laws, Smith said, they should at least allow municipalities to make stricter ordinances.

Fort Lauderdale tried to do that last year.

Police officers Hurley and Smith drafted a stronger city ordinance that would have required all secondhand dealers, including pawnshops, to transmit their daily business to police electronically. Shops also would have had to hold items for longer than before, giving detectives more time to determine



What do you say?

Have something to say about issues raised in this series? Here's who to call and how to comment:

To give your views on the new Florida Pawnbroking Act:

■ **Sen. Fred R. Dudley**, R-Cape Coral, who sponsored the bill. Dudley's telephone number at his law office in Bonita Springs is 941-947-8811.

■ **For your state legislator in Broward**, call the Broward County Legislative Delegation at 954-357-6555.

■ **For your state legislator in Palm Beach County**, call the Palm Beach County Legislative Delegation at 561-355-2406.

■ **For your state legislator in Dade County**, call the Dade County Legislative Delegation at 305-375-4088.

■ **If you have a complaint against a specific pawnshop**, call The Florida Department of Agriculture and Consumer Services help line at 1-800-435-7352. All Florida pawnbrokers must apply for a license with the agency, which began regulating pawnshops Oct. 1.

Go on-line to respond to this story. Find the Digital Edition message boards on America Online (keyword: SSDE News, 'Messages'), then share your comments.

Source Line

To leave a message for Sun-Sentinel Staff Writers Scott Glover or Evelyn Larrubia, call Sun-Sentinel Source Line: Broward: 954-523-5463 Boca-Delray: 561-496-5463 Boynton Beach: 561-625-5463 Dial category 8116

Written comments:

Letters to the Editor, Sun-Sentinel, 200 E. Las Olas Blvd., Fort Lauderdale, Fla. 33301-2293 or fax the editor at 954-356-4624

whether goods are stolen.

"We had it to the point of sign here, it's a done deal," Smith said.

But the measure was shot down by the state's 1996 Pawnbroking Act. The law, which went into effect Oct. 1, for the first time prohibits local governments from passing pawnshop ordinances that are tougher than the state law.

The state pawnshop association asked for the provision because pawnshops complained that local laws were not uniform.

State Sen. Fred Dudley, R-Cape Coral and sponsor of the Florida law, acknowledged that there are problems with the Pawnbroking Act and an accompanying bill which now exempts pawn tickets from the public record.

"I didn't say this was a perfect bill," Dudley said. "Just because this law is passed and in effect doesn't mean the barn door is closed. If there's a glitch, we go back in and fix it."

■ Cutting down on property crimes has to be a priority for police.

Every day, burglars commit hundreds of break-ins in South Florida.

Some cops say they think more officers would help cut that number. But detectives cost money, and fighting violent crime — robberies, rapes and murders — sounds more enticing to politicians, bureaucrats and the public.

"But most people that are victims of some form of a crime are victims of burglary or theft, not some sort of a violent crime," Smith said.

When Hurley took over Fort Lauderdale's criminal investigation division in late 1995, he said, he was alarmed to learn how ineffectively the department was dealing with the city's notorious burglary problem.

He tried to toughen local laws, changed assignments and created a new policy: burglaries would be addressed everywhere in the investigative division.

In July, Hurley assigned a team of detectives to track down career criminals, especially burglars. They started by looking at frequent pawners.

In their first four cases alone, detectives Keith Abrahamsen and Jack Gee found \$10,000 worth of stolen property in pawnshops.

"Everyone that we've checked so far are career criminals," Abrahamsen said. "The frequent pawners are all career criminals."

During the past six months, the unit — which recently grew with the addition of a third detective, Bud Matthai — has made more than three dozen arrests for burglary, robbery, auto theft and dealing in stolen property.



Staff photo/PRESTON C. MACK

Fort Lauderdale cops Jack Gee, left, and Keith Abrahamsen found \$10,000 worth of stolen goods in pawnshops in four cases.

The department also has cracked down on how it polices the shops. Before, a sole detective monitored the city's 28 pawnshops and worked burglary cases. Now all of the burglary detectives and some patrol officers check the busiest shops daily.

To help recovery efforts, the department in January began lending engravers to neighborhood associations so residents can mark their valuables with a driver's license or Social Security number, making the goods easily identifiable if stolen.

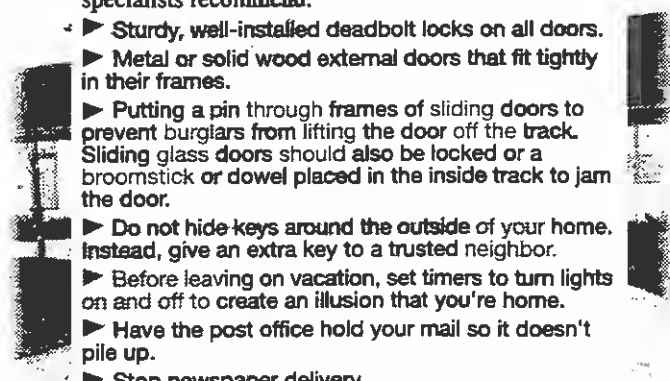
Even so, Hurley said, much stolen property gets by detectives because there are too many holes in the system: a flood of burglaries, a limited supply of cops and laws that give them too few investigative tools.

"If this was a pristine little place, if we had one pawnshop and no burglary rate to speak of, I can't imagine rock monsters and burglars taking their stuff to pawnshops. We'd be sitting on the door and they'd be arrested," Hurley said. "But we can't sit on the door."

Locking up

To prevent home break-ins, crime prevention specialists recommend:

- ▶ Sturdy, well-installed deadbolt locks on all doors.
▶ Metal or solid wood external doors that fit tightly in their frames.
▶ Putting a pin through frames of sliding doors to prevent burglars from lifting the door off the track. Sliding glass doors should also be locked or a broomstick or dowel placed in the inside track to jam the door.
▶ Do not hide keys around the outside of your home. Instead, give an extra key to a trusted neighbor.
▶ Before leaving on vacation, set timers to turn lights on and off to create an illusion that you're home.
▶ Have the post office hold your mail so it doesn't pile up.
▶ Stop newspaper delivery.



Sun-Sentinel

SOUTH FLORIDA • SUNDAY • DECEMBER 1, 1996

Pawnshop revelation produces an outcry

Residents are angered; legislators were 'duped'

By SCOTT GLOVER
and EVELYN LARRUBIA
Staff Writers

Residents said they felt outraged. Legislators said they had been duped into passing a defective law.

They were reacting to a *Sun-Sentinel* series that showed some South Florida pawnshops are frequented by criminals and offer an easy outlet for crooks to turn a quick buck on stolen property.

That series, which began a week ago today, also reported that a recently enacted state law, the Florida Pawnbroking Act, makes it tougher for crime victims to recover their property from pawnshops, and the law does little to help police stem the tide of stolen property flowing into the shops.

Response, from politicians, police and readers, has been swift and passionate:

■ At least two legislators from South Florida said they felt "duped" into voting for last year's Florida Pawnbroking Act. They said they would fight to change the law during the upcoming legislative session. The mayor of Fort Lauderdale, who also serves as president of the Florida League of Cities, said he would support legislation that would impose tighter restrictions on his city's 28 pawnshops.

■ Fort Lauderdale police officials will appear before the City Commission on Dec. 17 to "outline all the steps taken and actions in progress to address the critical problems profiled in the [*Sun-Sentinel*] series." The police will also tell commissioners about remaining steps to be taken.

■ Hundreds of readers have called, written or faxed their

PLEASE SEE PAWN /22A



PAWNSHOPS:
THE REACTION

FROM PAGE 1A

Readers, police, legislators angry about pawnshops

thoughts — to the newspaper, to local legislators and to Sen. Fred Dudley, R-Cape Coral, the sponsor of the Pawnbroking Act.

Most readers expressed outrage at the newspaper's findings and called for new, tougher laws to govern pawnshops.

Dudley was not available for comment during the Thanksgiving holiday weekend, but a secretary at his Bonita Springs law office said she couldn't even guess at the volume of calls. "The phone hasn't stopped ringing," the secretary said. "I feel like an answering machine."

Rep. Fred Lippman, D-Hollywood, said that when he cast his vote for the Pawnbroking Act, he thought that he was voting for a law that would impose tighter regulations on pawnshops and make it easier for the police to do their jobs.

"A lot of what was written was very enlightening, frankly," Lippman said. "In the House, when it came over, it was a basic explanation and off it went."

Lippman said he would pursue a law that would require an automated system to check pawn transactions against stolen property records in South Florida,

perhaps even statewide.

"I think you presented something that requires immediate legislative action," he said.

Rep. Debbie Wasserman Schultz, D-Davie, agreed. "My response is that there's really gaping flaws in that law and that we've got to do something about it," Wasserman Schultz said. "Any bad word I can think of I would apply to this law."

Wasserman Schultz said she too felt she was misled into voting for the Pawnbroking Act, and an accompanying bill that barred pawn slips from public scrutiny.

"I feel hoodwinked," she said. "Absolutely hoodwinked."

She said the findings of a *Sun-Sentinel* computer analysis — which looked at the nearly 70,000 pawn transactions that took place last year in Fort Lauderdale — convinced her that many burglars use pawnshops to get cash for the stolen loot.

"It couldn't be more obvious that these were people who have robbed others, then sold the stuff," she said of the frequent pawnshops highlighted in one story. "How many people do you know with no job and 12 gold rings?"

She said the new Pawnbroking Act needs to be changed, "and I will do everything I can as a state legislator to change it."

Police officials have scheduled a presentation at the Dec. 17 Fort Lauderdale City Commission meeting to bring commissioners

Sun-Sentinel

SOUTH FLORIDA • **SATURDAY** • DECEMBER 14, 1996

Senator: Lobbyist is a close friend

Dudley sponsored Pawnbroking Act; she represents brokers

By **SCOTT GLOVER**
and **EVELYN LARRUBIA**
Staff Writers

State Sen. Fred Dudley has been involved in a close relationship with a lobbyist for the state pawnbrokers' association — a group for which Dudley sponsored a bill that eased regulations on the industry.

Dudley said on Friday that he co-signed a loan for lobbyist Lisa Henning to buy a new 1995 Mitsubishi Eclipse. He also gave Henning rides to work and traveled

with her to a national pawnbrokers' convention this summer in Las Vegas, Dudley said.

Dudley, 53, R-Cape Coral, was the sponsor of the Florida Pawnbroking Act, a state law enacted this year that changed regulation of the pawn industry and made it more difficult for crime victims to recover their stolen property when it turns up in pawnshops.

Henning, 30, is registered with the state as a lobbyist. Among her clients is the Florida Pawnbrokers Association.

Dudley's estranged wife, Linda

Anderson Dudley, 47, of Cape Coral, said her husband's relationship with Henning was among the reasons the couple separated.

"She was an issue," Linda Dudley said. "She was the reason Fred moved out of our house."

But Fred Dudley denied that his relationship with Henning is romantic.

"I think she's a wonderful person. She's a very young woman," he said. "But it is not an intimate relationship."



State Sen. Fred Dudley, R-Cape Coral, sponsored the Pawnbroking Act.

PLEASE SEE **SENATOR** / 12A

FROM PAGE 1A

Senator says female lobbyist is 'close friend'

Henning could not be reached for comment on Friday. Her boss and the greeting on her office answering machine said she was out of town.

In November, the *Sun-Sentinel* published a three-day series detailing how some South Florida pawnshops offer burglars an easy outlet for converting stolen goods into cash.

The series included stories on Dudley's new Pawnbroking Act, criticized by police as doing little to stop stolen goods from flowing into pawnshops, while making it harder for the victims of burglaries to recover their possessions from the shops.

When asked in an Oct. 2 interview with the *Sun-Sentinel* whether he had any links to the pawnbroker industry, Dudley said he did not. "There's nothing sneaky going on here," he said then.

Dudley said on Friday he met Henning 10 years ago, when she was a clerical worker in the administration of then-Gov. Bob Martinez. They have seen more of each other, he said, in the past three or four years.

He has given Henning rides to work "occasionally" and sometimes allowed her to borrow his car because she didn't have a car.

In 1995, he co-signed a loan — for about \$20,000 — for Henning's Mitsubishi, "out of friendship."

"She needed the car and I knew she had a good job," he said.

Dudley initially denied that he co-signed Henning's loan. Twenty minutes later in the conversation, he excused himself to check his files, then said he found papers that showed he did co-sign the loan.

Last summer, after passage of the pawnbrokers' act, Dudley said he traveled to Las Vegas to the national pawnbrokers' association convention with Henning and her boss. Dudley described the trip as "strictly business."

The senator conceded that his relationship with Henning may appear to be a conflict of interest, but said it had no undue influence on his job as a lawmaker.

"I can see how it might be interpreted as a conflict," Dudley said. "That's part of what I live with everyday. You do make a lot of friendships in this process."

of the lobbying firm Ericks Consultants, said Henning and Dudley are good friends, but that there is nothing improper about their relationship.

"It's not for me to comment on," Ericks said. "What people do in their personal lives is their own business."

The disclosure of Dudley's relationship with Henning comes the same week that State Sen. John McKay, R-Bradenton, resigned as chairman of the Senate Ways and Means Committee after being accused of having an affair with a lobbyist for the telephone company Sprint.

McKay was a member of a different committee that was involved in the passage of the 1995 telecommunications bill.

Linda and Fred Dudley separated in early 1994 after 4½ years of marriage. They have not yet filed for divorce, Linda Dudley said, but are discussing it.

She said her husband seemed concerned after McKay's alleged affair became public and Fred Dudley's friendship with Henning was mentioned in a gossip column in Thursday's *Florida Times-Union* in Jacksonville.

Fred Dudley is the vice chairman of McKay's Ways and Means Committee and would normally be considered a likely successor.

"He called me [Thursday] night and asked me if I'd talked to the press," Linda Dudley said. "I told him I hadn't . . . but that I wouldn't lie if they called."

Most legislators contacted on Friday would not comment on Dudley's relationship with Henning.

One, Senate Minority Leader Ken Jenne, D-Fort Lauderdale, said he thought the relationship gave the appearance of a possible conflict of interest, "and Sen. Dudley has to take care of that appearance."

"I do think the signing of the [car loan] seems to go a little bit too far," Jenne said. "I would hope that that personal relationship has not affected his ability to legislate independently."

But Republican Sen. Mario Diaz-Balart of Miami said he did not believe Dudley did anything improper.

"Nothing would concern me with Dudley," Diaz-Balart said. "He would not be unduly influenced."

"I would see a huge conflict if a person who was a lobbyist was co-signing a loan for a member," Diaz-Balart said. "The issue is as long as it's not the other way around."

Staff Writer Diane Hirth con-

Sun-Sentinel

SOUTH FLORIDA • WEDNESDAY • DECEMBER 18, 1996

Changes are in works for Pawnbroking Act

By EVELYN LARRUBIA
and SCOTT GLOVER
Staff Writers

Crime victims would be able to recover stolen property more easily and cops could better regulate pawnshops under a bill submitted by the state senator who wrote the highly criticized 1996 Pawnbroking Act.

But the Fort Lauderdale commission on Tuesday said that the proposed change wasn't enough: It wants the power to pass even tougher city laws.

The move for more stringent regulation comes a month after a

series published in the *Sun-Sentinel* showed how some shops offer thieves an easy way to turn stolen property into quick cash and how laws are slanted in favor of pawnshops and against crime victims.

State Sen. Fred Dudley, R-Cape Coral, proposed changes to the law in a bill draft that could be considered by the Legislature next year.

Many of the changes are a result of meeting with the Florida Law Enforcement Recovery Unit, a statewide group of pawn

PLEASE SEE PAWNSHOPS /22A

PAWNSHOPS

FROM PAGE 1A

Senator offers changes to law that drew criticism

unit detectives that has been critical of the Pawnbroking Act.

Dudley was not available on Tuesday to discuss specifics about his proposed bill. Reporters have not been able to reach Dudley since Friday, when he confirmed that he was involved in a personal relationship with a lobbyist for the Florida Pawnbrokers Association while the pawnbroking bill was pending in the Legislature.

Pinellas County Sheriff's Corp. Larry Earp, one of the two recovery unit detectives who met with Dudley, said the proposed changes include:

- Undoing a Catch-22 in which the law requires burglary victims to sue the suspected thief who pawned their goods, even though the law specifically exempted the identities of pawners from public records.

- Waiving a \$200 filing fee for burglary victims who want to sue pawnshops to recover their property. The Florida Pawnbroking Act instituted that fee, which had

been waived under prior laws.

- Broadening guidelines that ban certain individuals from obtaining a pawnbroker's license to include not only people who have been convicted of felonies or some misdemeanors, but also those who pleaded guilty or no contest to charges even when the court withheld a finding of guilt.

- Instead of only owners being culpable for not properly filling out pawn slips or other similar violations, it also will make employees subject to citations or arrest.

Earp said the proposed changes will "make it a little easier for us. But it doesn't change the intent of the law.

"If I wrote the law, it'd be different," Earp said. "We'd probably come up with a completely new statute — we'd start from scratch."

Dudley's changes may not satisfy Fort Lauderdale officials either.

The City Commission on Tuesday heard police and public concerns about pawnshops, a meeting prompted by the *Sun-Sentinel* series.

"This is one problem that has cried out for some changes," Fort Lauderdale Police Chief Micheal Brasfield said.

Fort Lauderdale Mayor Jim

Naugle said the city will work for legislation that would cut down on burglaries by tightening pawnshop restrictions.

Among the commission's biggest concerns: The Pawnbroking Act forbids local governments from passing stricter pawnshop regulation.

Carlton Moore said.

Naugle, who is also president of the League of Cities, said he will also push to repeal the Pawnbroking Act's public record exemption. The exemption prohibits the public — even the victims of crime — from viewing pawn slips.

Commissioners also said the Legislature must remove the stumbling blocks the law places before crime victims trying to recover their stolen property.

While the commissioners discussed the law, an executive with Texas-based Cash America, the largest pawnshop chain in the world, observed from the back of the room.

Mary Jackson, director of public and government relations for the pawn giant, flew to Fort Lauderdale this week to meet with the commissioners, police and journalists to discuss concerns about the Pawnbroking Act.