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ABDUCTED!

TODD & ASSOCIATES, INC.
MARINE SURVEYORS, CLAIMS SETTLING AGENTS & INVESTIGATIONS

STOLEN VESSEL

2006 28' Howard Bullet & Ellis trailer

- Hull: White w/red & gray stripes
- Canvas: Light gray
- Upholstery: White w/light gray
- Closed bow
- 2006 Mercury 600hp, Sr #: 0M955152
- 2006 Ellis triple axle charcoal gray trailer w/chrome wheels and fenders
- CA License Plate: 4HY1403
- Trailer VIN #: 1E9CA11B261023525



HIN #: HCB28484E606
AZ Registration #: AZ 2448 BL

LOCATION OF INCIDENT: 20795 McBean Pkwy, Valencia, CA
DATE OF INCIDENT: July 18-20, 2008
POLICE AGENCY: Los Angeles County Sheriff (661) 255-1121
POLICE RPT #: 608-12812-0644-080

\$3,000.00 REWARD \$3,000.00

A reward is being offered by the insurance company for information leading to the safe return and recovery of the above vessel. Reward amounts for information leading to the safe return and recovery of the vessel shall be determined based on the strength of information and shall be at the sole discretion of the carrier. Assured, relatives of assured, employees of entity offering reward, or law enforcement officials are ineligible for reward for recovery. With any information, call collect or immediately notify your local law enforcement agency.

TODD & ASSOCIATES, INC.
(800) 325-8061 or (619) 226-1895 Fax: (619) 223-8942
stolenboats@boatman.com http://www.boatman.com

BSIS #21305
www.boatman.com

July 22, 2008; 08-1210
2390 Shelter Island Drive #220

San Diego, CA 92106

Fliers of stolen performance boats listed at boatman.com.

TODD & ASSOCIATES, INC.
MARINE SURVEYORS, CLAIMS SETTLING AGENTS & INVESTIGATIONS

STOLEN VESSEL

2002 Dave's Custom Boats Mach 26 & 2001 Extreme trailer



- Hull: White w/burgundy/red flame graphic from bow going aft
- Upholstery: White
- Open bow
- 2002 Teague 509, TCM509900
- 2001 Extreme trailer, white triple axle
- VIN #: 5DBUP28361R000027



HIN #: DCEM6048G102
Oregon REG #: OR 880 AAM

LOCATION OF INCIDENT: Paddlewheel Cove, Bullhead City, Arizona
DATE OF INCIDENT: May 22, 2008
POLICE AGENCY: Bullhead City Police Department (928)763-9200
Police Rept #: 08-026452

000.00 REWARD \$5,000.00

being offered by the insurance company for information leading to the safe return and recovery of the vessel. Reward amounts for information leading to the safe return and recovery of the vessel shall be determined based on the strength of information and shall be at the sole discretion of the carrier. Assured, relatives of assured, employees of entity offering reward, or law enforcement officials are ineligible for reward for recovery. With any information, call collect or immediately notify your local law enforcement agency.

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May 30, 2008; 08-1144
2390 Shelter Island Drive #220

San Diego, CA 92106

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When boats go missing, law enforcement and insurance investigators cooperate to piece together a puzzle, and eventually a picture of what happened. Sometimes the pieces don't fit. By Kevin Spaise

Keith Jackson says that he approaches every case he's assigned with the same curiosity every time out—as just a guy who's handed some pieces of a puzzle, looking for a few more pieces that will make the picture fit. Or maybe not fit.

If it's maybe not, and you're the one whose pieces do not fit, it's probably not your lucky day if your insurance company's case file falls into the hands of Jackson, a licensed private investigator known well as

BoatPI on the PB message boards.

If yours is one of the hundreds of boat insurance claims filed in California each year, some version of Keith Jackson will investigate the circumstances of your claim before your insurance company writes you a check—or chooses not to just yet, pending further investigation.

Jackson's skill and tenacity, and his thorough knowledge of boat theft and high performance boats in particular, are a few

of many reasons that Todd and Associates, a world renowned marine surveyor and insurance investigation firm, claims a recovery rate for its clients that is significantly higher than the national average.

Todd and Associates is contractually retained by about a dozen insurance carriers, including those that write much of the existing performance boat insurance business, to investigate each of their insurance claims. Todd then assigns one of several

investigators to each case, depending on the circumstances.

Jackson is assigned most of the theft claims, and when there's a serious injury or death on the water, he gets the call. About four out of five of Todd's claims involve theft.

Jackson is a weapon, and everything he's done in life has been preparation for this gig. A better fit of man and second career may never have met.

As a young, single L.A. cop with a career on the move, a 20-foot Formula, and a couple of days off a week, Jackson spent a fair amount of time decompressing on the water. "The boat was at Huntington Harbor, and we'd just hop in it and go across Alamitos Bay, right to the mouth of the L.A. River. The water was warmer there, and we'd ski there all day."

Investigative work proved Jackson's strong suit, and after five years, he went under cover and began a 15-year career as a detective. The last ten were in the trenches of the L.A. force's legendary Burglary Auto Theft Division, and included a specialty role in Commercial Auto Theft, which entailed everything from local chop shops to sophisticated international theft on a grand scale. Jackson was part of a team that was immersed day in, day out, in the theft of cars, trucks, commercial trailers, motorcycles, semis and "everything else that had wheels or was on water."

Every theft division has a boat specialist. Keith Jackson was the LAPD's. If it floated and was missing, the file landed on his desk. He visited manufacturers, and got a grasp of the various hull ID numbering systems. He toured Fond du Lac and met with Mercury Marine's manufacturing brass, in a cooperative effort to thwart ID number alteration. "It becomes a passion, to get to the truth. That's the thing with every detective, I believe—you get a satisfaction from solving the puzzle and giving the victims a finality, whether it's a homicide or a boat theft," says Jackson.

Jackson and Todd and Associates' Todd Schwede met while sharing information on a case—insurance investigators and law enforcement often cooperate, in fact investigators are bound to do so. At Schwede's urging, Jackson licensed and signed on as an investigator when he retired. It put him in a similar but in some respects very different career path post law enforcement, and

/// KEEP YOUR BOAT FROM BEING ABDUCTED ///

With more difficult economic times comes more theft, and boats are always prime targets because of their value. While insurance fraud does exist, most of us do not relish the idea of a stranger hooking up and driving off with our boats, and there are steps that you can take to reduce your odds. "If a thief really wants your boat, there isn't a lock made that will prevent him from taking it," says Lieutenant Alan Nelson, of the La Paz County Sheriff's Department in Parker, Arizona. "But there are things you can do to cause a thief to bypass your boat for another one."

Nelson and boat insurance claim investigator Keith Jackson recommend the following steps to keep your boat from starring on one of Todd's "Stolen Vessel" fliers (boatman.com):

- Park your boat in a secure place—make stealing it more difficult. If you must leave your boat in the driveway, chain the trailer (through the wheels, if possible) to a secure point.
- There are great storage facilities, and those which are vulnerable. Before you store your boat, make sure the facility has a coded entry that takes video of all entries and exits, tapes license plates, and stores the video for at least 60 days.
- No lock is impregnable, but some require so much noise to defeat them, they're a deterrent to professionals. Among the best: the copper colored Master Lock, and Black Gorilla: they'll destroy a Sawzall blade in seconds. A locking boot device on your trailer wheels, another securing your receiver, and one from the hitch ball to the trailer tongue will reduce crimes of opportunity. And don't leave your keys in the boat!
- Take photos of your boat and all of your electronics, stereo gear, skis, wakeboards and other accessories. Record drive, engine and hull ID numbers, and trailer numbers, and keep them in a safe place away from the boat.
- Buyer beware. If you're looking at a \$125,000 boat for sale at \$45,000, something isn't right. Beware of online scams on eBay and Craigslist—always meet the seller face to face, and never deal with out of country sales. Don't trust money orders or certified checks unless they go directly from the bank's hands to yours. Verify the credentials of brokers or other go-betweens. Know who you're dealing with. If you're looking at a used high-end boat, hiring a reputable marine surveyor like Todd and Associates is inexpensive insurance: they'll discover problems in advance, and help prevent future disagreements with the insurance company in the event of a theft.
- If your boat is stolen, contact the engine and drive manufacturer: they'll flag the ID numbers in their warranty database, and the thief can be nabbed if the boat goes in for service.

allowed him to use his investigative skills while still at the top of his game.

Schwede is a two-time winner of the Investigator of the Year award, presented by the International Association of Marine Investigators (Jackson has also won the prestigious national award). Todd and Associates is best known for their extensive e-mail and fax network, which they use to distribute information on stolen boats, often within minutes of the reported theft.

Jackson is assigned a steady stream of

cases, which he works simultaneously, ranging from damage inflicted by wind and dock, to fatal boat collisions in the dead of night, to theft.

His goal at the outset is always the same: to provide a fair, thorough, and accurate investigation.

"You have to go into every investigation with a completely open mind," says Jackson. "You don't interrogate—you interview. There is a difference, and you have to recognize that. Under most insurance

abducted



1997 Fountain Fever 38', taken in San Pedro, CA, at the time of its recovery.



The fraudulent HID (Hull ID number) that was mounted on the Fountain.



A fraudulent outdrive serial number found on the Volvo-Penta outdrive of a stolen Cobalt.

policies, the policy holder has to cooperate with the assigned investigator. Let's say you've filed a boat theft claim, and you're hiding the boat out. You give the basics on the report, and you don't have to talk to law enforcement at all. But you do have to comply with any reasonable request from an investigator, and that includes an examination under oath. That examination usually entails harder and much more detailed questions than the first interview. And that's when the odd things start to surface. More often than not, when you start interviewing people, the situation begins to explain itself."

Human nature is often a slippery slope when it comes under the scrutiny of an investigation. Alan Nelson, a Lieutenant with the La Paz County Sheriff's Department in Parker, Arizona, and a retired 27-year veteran of the Coast Guard, patrols the Colorado River corridor and investigates his share of theft and fraud. "First impressions aren't always right. Most people are good, law abiding citizens, and then there are those who appear to be, but are really dregs behind the façade. Someone can look like a total scumbag, but be the nicest and most honest guy on earth. I've learned never to take anything for granted and treat everyone with respect and courtesy, and most times I get the same back."

Circumstances that sometimes seem suspicious often are not—like the insured theft victim who left his hundred thousand dollar boat on an unlocked, unchained trailer in front of his house. "He was careless, but not criminal," Jackson recalled. "Why would someone leave their beautiful new performance boat in a situation where a criminal could just hook up and take off with it? Who knows. But when we talked to his friends and family we found out that's

just the kind of thing that he did. It wasn't out of character."

With crooks frequently jumping jurisdictions, cooperation among law enforcement agencies is critical in theft recovery. The Arizona Department of Game and Fish and Nevada Division of Wildlife are among the other agencies in the Colorado River corridor that are actively involved in investigating theft, and have earned a reputation for their skills.

Overwhelmingly, most insurance claims are legitimate—at least, they start that way. As many of four in ten turn fraudulent—their owners overstate the value and scope of missing items.

Every insurance claim begins with a taped interview with the insured, a copy of which is forwarded to the Insurance Adjuster and Investigator. The investigator then makes contact with the boat owner and conducts a follow up interview—most often on the phone, lasting anywhere from ten minutes to an hour, depending on the complexity of the case. As he's interviewing, Jackson is not only taping, but scribbling notes—some in the form of questions. "You don't draw conclusions, but you look at the obvious, and you question when things don't fit."

In that case, another interview may be required—this time, usually in person, especially if it's a sizeable claim, and always more involved. This interview is actually a deposition—it's professionally recorded, and an attorney assists with the questioning. "The exposure is so much greater when you can see the person," Jackson explains. "You're able to read the body language, and see reactions to different techniques and questions. More than once, I've had people withdraw their claims after that personal interview. You draw your own conclusions there."

Interestingly, power is behind most both thefts—both real and owner-created.

While some boats are resold, most are stripped of their engine and drive, and ditched. "It's like a surgical strip," says Jackson. "And if an outboard boat is stolen, it's almost always for the motor."

High-performance boats are targeted more frequently because their drive trains and parts are worth more. There are parts and engine shops in business today, Jackson says, that knowingly trade in stolen parts and engines, and even build their business around dirty pieces. About five years ago, Jackson's investigation of a recovered stolen boat led him to a very well known Southern California repair operation, where Todd posed unanswered questions about the engine blocks in the recovered boat. They were not, Jackson was fairly sure, the blocks that had been in the boat when the insured customer had brought the boat in for repair. He shared this knowledge with law enforcement, who agreed with the assessment after examining the boat. That led to a search warrant, where the original blocks were recovered, along with a half dozen more with serial numbers removed or altered. The owner of the shop was prosecuted for the crime and convicted of a felony.

Sometimes the trail of the missing boat leads unmistakably back to its owner. "A common scenario here is that the motor is wearing out, and the owner is looking at spending 20-30 grand to freshen it, and he just doesn't have it or doesn't want to spend it. The boat goes missing, and is later recovered—without the engine. The insurance company is essentially asked to write the check for a new motor," Jackson says. "There are reasons why this doesn't really work too often."

Alan Nelson, a Lieutenant with the La Paz

County Sheriff's Department in Parker, Arizona (boatcop in the forums), says that most of the fraud cases he encounters are committed by amateurs, while most of the thefts are by professionals. "Most often the fraud comes into play because of a change in lifestyle," he says. "A guy loses his job, and can no longer afford the payments, or other reasons. The higher end boats are very susceptible because of buyer's remorse. A boat can lose 30 percent of its value the first time it hits the water. Sometimes when its owner realizes they may be paying on a diminishing return for the next 15 to 20 years, they want to get out from under it."

Some boats are stolen by organized thieves, often working in groups of two or three. In one of his most memorable cases in law enforcement, Jackson found himself in the midst of a theft wave that confounded the LAPD for several years. Seven boats, more than a half million dollars worth of boats, had been stolen without a trace. None had turned up stripped.

A boat dealer from Ventura answered the ad in Boat Trader, for an early-model Warlock vee-bottom that was priced way right. When he looked at the boat, he knew instantly that something was wrong. The bottom was stepped—and Warlock didn't have a stepped bottom in the year this boat was allegedly built, according to the paperwork. The suspicious dealer contacted law enforcement, and Jackson was notified. Jackson and his partner immediately suspected that Warlock might be an uninsured race boat that had been stolen out of Murietta, a couple of hours to the southeast, a few months before.

Jackson's unit exercised a surveillance operation on the Warlock seller's residence. The Warlock was nowhere to be found, but there was another performance boat similar to one that had been stolen a few months earlier. There was evidence that the hull ID number had been modified, and the perp was arrested. Evidence recovered in his car was damning: two sets of ID to be presumably used to register the next stolen boat and trailer, a stack of Mercury stickers obtained

TODD & ASSOCIATES, INC.
STOLEN VESSEL
 2005 Essex 29' Alandra &
 2005 Zielem trailer

• Hull: White w/white & grey stripe graphics
 • Carpet: Red
 • Motor: Blue
 • Upholstery: White
 • 2005 Essex 29' ST
 • VIN #: 423M062000 (Dec to 4-07530463)
 • Trailer #: 07N15840
 • 2005 Zielem trailer
 • VIN #: 1C2CR050809 319497
 • CA License #: 46232889



HIN #: M4PA0746H405
 CA REG #: CF 6748 PY

LOCATION OF INCIDENT: Rossmore Ave, Caspago Park, CA
 DATE OF INCIDENT: May 19, 2009
 POLICE AGENCY: LAPD Wood Valley (818) 754-7841
 Police Report #: 06-16-16405 (Invest) 06-16-16406 (Theater)

\$5,000.00 REWARD \$5,000.00

A reward is being offered by the insurance company for information leading to the safe return and recovery of the stolen vessel. Reward amount for information leading to the safe return and recovery of the vessel will be determined based on the strength of information received, or the actual value of the vessel. Current status of vessel, engine or trailer, call number or email address, your best lead information, for reward fee recovery. With any information, call number or email address, your best lead information.

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TODD & ASSOCIATES, INC.
STOLEN VESSEL
 2005 Ultra STL22 (22 Stealth) &
 Extreme trailer

• Hull: White, blue, orange
 • Carpet: Blue
 • Motor: Blue
 • Upholstery: Orange
 • 2005 Ultra Power 202-502
 • 2005 Extreme trailer 2250000007
 • Trailer VIN #: 8B8B222750000007
 • CA Trailer License #: 2253784
 HIN #: UCUJTR26C905
 CA REG #: CF 7384 UB



LOCATION OF INCIDENT: River Bypass Campground, Ehrenberg, AZ
 DATE OF INCIDENT: September 2-27-08
 POLICE AGENCY: Lapsa County Sheriff's Dept (928) 669-6141
 POLICE RPT #: 46090622

\$2,500.00 REWARD \$2,500.00

A reward is being offered by the insurance company for information leading to the safe return and recovery of the stolen vessel. Reward amount for information leading to the safe return and recovery of the vessel will be determined based on the strength of information received, or the actual value of the vessel. Current status of vessel, engine or trailer, call number or email address, your best lead information, for reward fee recovery. With any information, call number or email address, your best lead information.

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from a parts dealer-ship, replacement Bravo I drive stickers and decals, and an array of tools commonly used in altering hull and engine ID numbers.

This for-profit ex-con thief targeted expensive boats. After stealing one, he would systematically eliminate all of the numbers on the boat, engine, and trailer. Then he would exploit weaknesses in the state registration system to create new numbers, and create plates and paperwork with the newly created numbers. At first glance, and to the uninitiated buyer, everything matched. Then he'd sell the boats through Boat Trader.

Jackson backtracked the recent sales of boats similar to those stolen from ads in Boat Trader, and that led to a couple of addresses. One of those addresses had a couple of boats parked on the property. One of those boats was very similar to another that had been recently stolen: the numbers didn't match, and a close look showed evidence they'd been modified. The thief went to prison for four years, and Jackson's work on the case earned him the Investigator of the Year award.

This guy even sold one of his stolen boats to a Sheriff's Deputy.

But he's not the only brazen criminal Jackson has encountered.

In 2003, a Fountain was stolen in southern California, and largely because of the organized communication efforts of Todd and Associates and Jackson's networking, the theft was the subject of massive buzz in the performance boating community. There were even "sightings" that turned out to be ghosts.

On Memorial Day Weekend, a clean,

all white Fountain slipped into center stage at the Sand Bar up river from Lake Havasu, with two strippers on board that proceeded to entertain the masses to the accompaniment of a thundering sound system. The Fountain was one of the epicenters of a wild holiday party that carried on into the night.

It had been all white only a few days.

Its new "owner" bought it from a boat thief, knowing it was stolen, and had stripped the graphics and buffed the boat to a blank canvas. None of the hundreds of performance boaters who saw the boat that weekend suspected a thing.

Most of the time Jackson's job is pure fun, but sometimes it's heartbreaking. Family boating accidents involve on-scene re-enactment, careful forensic work and extensive interviewing. Getting a clear picture of just what happened can be sobering. "Those investigations are almost always handled in person, and they're the toughest. You can put a child's death behind you, but you never forget it. You look at everything in these cases. You talk to people, you get medical records, and everyone is interviewed separately. If things are really bad, often we won't interview the immediate family—we'll focus on other people on the boat."

None of it is exact science. Interview ten people who saw the same incident at the same time from similar angles, and their accounts are almost certainly going to be vastly different. "Even when they get a good look at him, the person they pick out may not be the perpetrator. It has to do with past impressions, trauma, how involved they were in the collision. A person's perception can be radically changed by prior traumatic incidents in life."

Still, Jackson takes his input where he finds it, always sifting, filtering, comparing, questioning. One of his best sources these days is the Performance Boats message boards. "It's where I get some of my greatest information," he says. "When I post a stolen boat, I always get responses, and it's like putting several thousand more eyes out there." **PB**