

Taking Investigative Reporting to the Next Level

Trainers:

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Sources

Find the experts.

Attorneys, former judges, clerks.

Regulators – remember, they can be sources but also “targets”. Are they effective?

Legislators

Academics/college professors

Auditors

Retired or ex-employees

Trade Groups

Consumer Groups (BBB and state/local consumer affairs office, special interest groups)

Consumer reviews (Amazon.com) and court sites yield names of sources and experts.

Find the unusual sources. Liquidators are on the legal end of the con artist’s journey. Former police officers-turned-private investigators become great ongoing sources. Ex-IRS and FBI agents are helpful in unraveling scams and understanding ongoing criminal cases.

Company & consumer websites and blogs. Good place to find sources. While most sites don’t include the identity or contact information for a complainant, if you’re friendly with the site administrators they may either pass along information or will reach out to a complainant on your behalf.

Find insiders. Past or present, that is. Websites such as **GlassDoor** and **Jobitorial** can give you an idea of what employees are saying about the company. Also, a Pacer search of the company will turn up employment complaints (read: disgruntled employee who might spill the beans). Hint on Pacer: look for “nature-of-suit” code 442.

Develop relationships (professional, of course) with attorneys and plaintiffs attorneys. Some of the best cases (victims) come from them so familiarize yourself with those who specialize in various industries (ie. debt collection, mortgage fraud, cruise lines). Check in with them periodically as you would with other sources. Yes, they have an agenda – but so do you, right?

If you post on a public message board looking for complaints or victims, watch what you write. Keep in mind that not only is your competition likely reading those same message boards, but the company may be monitoring it as well. Keep it simple so you don't get yourself into a legal pinch.

When pulling inspection reports keep in mind:

Bad inspection reports beg the question of regulatory follow-through. Has the problem been addressed? If not, why not?

No inspection reports could mean a bigger story. Why aren't inspections being done or recorded? Is the public at risk?

Forge alliances with other reporters, within your group and without, not only for story ideas but for help shooting when your travel budget is limited.

Design a tip line. It's easier than ever on your company website. But be it a phone line or online, check often. You'll sift through some loony stuff, but many viewers feel that you are their best option and all it takes is one great lead. If using an online tip line, design a format that includes the information you want that viewers may forget to include: phone numbers, email address, requests for documents etc.

Don't forget to look at the regulating agency. Is the office charged with overseeing the business you're investigating doing all it can? Has it looked the other way? Is there a cozy relationship that needs further scrutiny? If you can't fit it all in one piece, that's a great follow-up.

Background, background, background! We always remember to background individuals, right? So don't forget to put together a full picture of the company you're investigating. Liens, judgments, licensing, pending court cases, bankruptcies, SEC filings are all vital in putting together a complete picture. Plus, you might come up with some interesting documents to help your story. **(see below for tips on backgrounding a business or person)**

Organization: This is key to your consumer investigation.

Start with a worksheet.

Headline it with a sentence summarizing the story's thesis, what to find. This does not mean you're limiting yourself to what you write. It's a starting point from which to build.

Below the thesis, list the type of contacts you want to "people" your story, the documents you need to get, databases to create or mine, etc.

Starting with this helps to organize your investigation. Now you just fill in your worksheet with contacts, names, numbers, websites etc.

File FOIAs early and often. It's like voting in Chicago in the old days.

Separate what's on the record; what's off the record. Keep in mind that your work product can become part of a court case. Keep your worksheet "clean." Understand your employer's policy regarding document retention.

Online calendars help teams keep shooting schedules on track and help you track your own progress, your deadlines etc. They are invaluable to the planning process.

you hope

Backgrounding a business:

Troll the website Look through EVERYTHING on it – which includes press releases, employee profiles, etc. You never know what you'll find.

Accurint and SearchSystems.net. They'll give you a thumbnail sketch of where the company is located and who the principals are.

Use Edgar. Search the database at the Securities and Exchange Commission for any and all financial filings on the company.

Pacer, Pacer, Pacer. If you don't have a subscription, get it today. Lawsuits are great – but you'll also have access to bankruptcy filings, which can be very telling.

State and local offices: do a full records search at the county level – not just for lawsuits but for anything that may be kept at the recorder's office – liens, judgments, mortgages, etc.

Check with the attorney general in the state where the company is located to see if there are any past or present investigations. And search the secretary of state's website to see who incorporated the business and if all required paperwork is up to date (note: some states, like Florida, give you access to annual reports in PDF, where you can see changes in company management, etc., over the years). Look up the principals on the secretary of state site to see if they've been involved in other corporations.

Check to make sure professional licenses are up to date. Check with state medical boards, state bars, etc. Some states (ie. California) will include documents from any disciplinary actions taken, so make sure you cover this base.

Whois can tell you who has registered the company's website and where, etc.

Search the individuals. If you know the CEO of the company is involved in the scam firsthand, be sure to do a full workup on him as well – that includes lawsuits he's named in, etc.

Backgrounding a person:

Use a checklist that includes:

Criminal background check
Association records
Civil lawsuits
Competitors
Lexis/Nexis
Former associates or employees
Corporation records
Divorce records

Additional Ideas:

Test Effectiveness of Regulations:

- Check local laws governing products/services and then see if they're being followed (e.g., are minors tanning without parental permission?).
- Does your jurisdiction not require licenses that others do? If it does not require the same licensing, are people getting better/worse service?

Consumer Story Starting Points:

- What are people doing now? What will they be doing in three months (e.g., seasonal activities)?
 - What are the new trends? Are there any fast-growing new products/services people may not understand?
- Look around the home. Any traps for the unwary?

Once you have an Idea...

- Follow it through fully – Are there any other complaints relating to your story? Any other complaints relating to the same players? The local secretary of state's office can help you find other companies associated with the same people.

Look at other angles – Are there other risks people face?

Helpful Links:

Consumer World – links hundreds of consumer sites www.consumerworld.org
Consumer Product Safety Commission www.cpsc.gov
Federal Trade Commission www.fcc.gov
Government Made Easy www.usa.gov/topics/consumer.shtml
GuideStar for tax returns and info on non-profits www.guidestar.org
National Consumers League www.natlconsumersleague.org
National Consumer Law Center www.nclc.org ; www.consumerlaw.org
Quackwatch www.quackwatch.com
Scam Busters www.scambusters.com

Stimulus spending/federal government waste and fraud www.recovery.gov
Ripoff Report www.ripoffreport.com
Consumer Federation of America www.consumerfed.org
Consumer Watchdog www.consumerwatchdog.org
National Council on Consumer Interests www.consumerinterests.org
Consumer Affairs www.consumeraffairs.com
National Association of Attorneys General www.naag.org
HSBC Watchdogs & Consumer Advocates <http://HSBCwatch.com/>
Reporter's Desktop <http://www.reporter.org/desktop/>
Nexis, accurint, pipi www.piple.com
Social Media search <http://www.whostalkin.com/search?q=layaway>
Consumer Reports www.consumerreports.org ; www.consumersunion.org
Product Reviews other than Consumer Reports www.consumersearch.com
And <http://www.reviewfinder.com/> ;
consumer-driven: <http://www.epinions.com/?sb=1>
Recall Warnings <http://recalls.justia.com/> ; www.recall-warnings.com
National Fraud Information Center www.fraud.org
National Association of Insurance Commissioners www.naic.org
Private membership sites like Angie's List www.angieslist.com
Bad Dealings <http://www.baddealings.com/>
Frugal Corner www.frugalcorner.com
FDA food and drug import refusals
www.accessdata.fda.gov/scripts/importrefusals/
Political spending www.opensecrets.org