Charleston Post and Courier presents a major article on RRH case

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Eleanor Breedlove carefully steered her BMW through the small Beaufort County town of Bluffton, negotiating oak-shaded streets past historic churches.

While most her age had given up driving long ago, the 93-year- old Breedlove remained vibrant, and she loved to drive her convertible BMW. The dealer happily pulled strings to find the rare model luxury car for Breedlove, who was known to replace her cars when she tired of a particular color.

Breedlove looked like the money she had: The estate belonging to her and her husband, Bernard Breedlove, was worth more than $20 million. She also inherited wealth from her father, an oil executive. Her husband had made a small fortune inventing and patenting parts for a telegraphic device and commercial water sprinklers.

But at 94, Bernard Breedlove's creative years were behind him, as he slipped further into the fog of dementia. Some said Eleanor Breedlove's brain also was deteriorating. Those closest to her, however, said she showed no outward signs of this on a sultry day in early 2004 as she drove her prized car from her home on Hilton Head Island to nearby Bluffton.

Despite the day's heat, Breedlove was dressed to the hilt in silky slacks and a tailored Chanel jacket. She strode confidently up to the doors of Bluffton Town Hall, a converted school building. Inside, her jewelry sparkled under the fluorescent lights.

" Ellie, " as her friends called her, radiated class. It radiated against the building's dingy decor. The old school's musty corridors were so poorly ventilated that mushrooms occasionally sprouted.

Ellie politely remarked to town employees about the drab conditions, and offered to make a donation to help renovate the place.

Her displeasure increased when she entered the courtroom: It more closely resembled the classroom it once was than a court of law. The judge's unelevated bench faced rows of donated church pews.

Still, Breedlove seemed excited to be there, especially compared to the roomful of traffic violators waiting for their day in court. Many had been ticketed by Bluffton police officer Lisa Cramer, a young, attractive blonde with a reputation as her department's top ticket-writer.

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Cramer, then 34, was just over five feet tall and had blue eyes, but her soft features belied a bulldog-like tenacity. She had been a police officer since 1995 and knew the courtroom routine well.

Ellie sat nearby, watching intently as Cramer went about presenting her traffic cases to the judge. Ellie had not been ticketed; she'd come to court just to watch Cramer in action. The two women had plans to go shopping afterward.

They had gone on many such outings, but this would be one of their last.

Cramer was arrested June 2, 2004, on charges of exploiting a vulnerable adult. Soon after, the courts stepped in and seized control of the Breedloves' affairs.

Friends said Ellie became a virtual prisoner in her own home. Authorities said they were acting in her best interest.

The lives of both women would change forever as a swarm of doctors, lawyers, judges, police, prosecutors and social workers intervened to stop what they feared was a plot by Cramer to steal the Breedloves' fortune.

Was Ellie Breedlove conned by a confidante whom friends say she loved like a daughter? Or had well-meaning authorities jumped to the wrong conclusion and wielded the government's power to cleave a friendship that filled an elderly woman's waning years with joy?

A friendship?

Authorities have suggested that Cramer sought out the Breedloves and weaseled her way into their lives. In reality the Breedloves found Cramer in 1997, when they were looking for someone trustworthy to help them pay their bills.

At the time Cramer worked in the personal trust division of NationsBank. A colleague recommended Cramer to the Breedloves.

Cramer was a busy woman. She held down a second career as a deputy with the Beaufort County Sheriff's Office and was starting a family with her husband, Nathan Cramer. She would also come to see the Breedloves as family. At least that was how it appeared.

Within a few years Cramer practically lived at the Breedloves' posh retirement community home. She often brought her young children to the house, where they kept toys and had their own play area.

Ellie Breedlove had been at the hospital for the births of Cramer's children and doted on them as though they were her grandchildren. Ellie, who did not have children, had even expressed interest to her financial advisers about legally adopting Cramer. Many assumed Cramer was her daughter.

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Ellie and Cramer were more than a half-century apart in age, but at times they acted like carefree schoolgirls. The two were often seen cruising in the convertible, their hair blowing wildly.

Although Cramer worked for the Breedloves – shuttling them to appointments, taking them out to eat and buying groceries – the line between her work and her personal relationship blurred.

Ellie's longtime friend and neighbor, Trudy Lynch, said Cramer was indispensable to the Breedloves. " I don't know how they could have gotten along without her, " Lynch later told an investigator. " She's cared for them very well … and the Breedloves love her dearly. "

Friends of both women say Cramer ignited Ellie's youthful spirit. "She liked to go out and explore and see the things that Lisa was doing," Lynch told an investigator. "It was entertainment for Ellie to go out and around. "

That may explain why Ellie, who could afford to go wherever she pleased, drove to the Bluffton courtroom to watch the slow grind of small-town bureaucracy just to watch Cramer at work.

Friends say Cramer talked incessantly about the elderly couple, recounting where the three dined, the laughs they shared and the business ventures they planned.

Bluffton Clerk of Court La-Tonya Chisolm said she and other town employees grew accustomed to Cramer's ramblings. " All Lisa talked about was Bernie this and Ellie that. "

The women grew closer as Bernard Breedlove's health declined and he became increasingly housebound. Ellie did not have any surviving family. She leaned on Cramer for companionship and relied on her to manage financial matters. Cramer was named a trustee over some of the Breedloves' assets.

A con?

Beaufort County authorities say Cramer's affection for the Breedloves was an act. They say Cramer ingratiated herself into their lives – and bank accounts – and bilked them out of some $5.6 million in cash, gifts and property.

They say Cramer also drew her husband Nathan and fellow Bluffton police officer Benito Reyes into the scheme.

Charleston attorney Richard Rosen, who represents the Breedloves in a civil suit against Cramer and other defendants, said Cramer plotted from the beginning. "Lisa Cramer spent her life trying to steal this woman's money, " Rosen argued in court.

The Beaufort County Sheriff's Office and the State Law Enforcement Division began investigating Cramer in April 2004 after receiving a tip from suspicious bank officials.

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Compiling reams of bank records, credit card statements and estate documents, authorities surmised that Cramer took advantage of the Breedloves.

Beginning as early as 2001, tens of thousands of dollars of the Breedloves' money began flowing into accounts controlled by Cramer. She paid for plastic surgery, jewelry, cars, property and travel, court records show. Trust accounts also were established on behalf of the Cramers.

By the time Cramer was arrested in June 2004, more than $2 million in real estate and $3.5 million in cash and other assets had changed hands. She bought a Harley-Davidson motorcycle, paid off her parents' mortgage, helped a friend buy a new truck and bought property, court records show.

The generosity extended to Cramer's employer, the town of Bluffton. With the Breedloves' money, Cramer organized gifts to the town, including computers and two fully-equipped police cruisers.

Around town, Cramer's increasingly pampered lifestyle drew notice. A car salesman who met her told investigators that she " reeked of money, " but that her boisterous behavior and flashy attire " seemed out of the ordinary for even the wealthy. "

Chisolm, the Bluffton Clerk of Court, said people who didn't know Cramer assumed she was taking advantage of the Breedloves. The small- town rumor mill churned out vicious accusations.

" The perception around town is that nobody would give away money like that, " Chisolm said. " Lisa is supposed to be innocent until proven guilty, but they have already hung her. "

Charleston attorney Lionel Lofton, who represents Cramer, doesn't deny that Cramer's relationship with the Breedloves brought her prosperity. But Lofton says Cramer earned every penny, and the lavish rewards were recognition for selfless service and devotion.

The pile of money Cramer is accused of stealing from the Breedloves is quickly shrinking as her legal bills pile up. Authorities don't know exactly how much money remains in Cramer's hands, but they hope a recent court decision freezing those assets preserves whatever is left to be returned to the Breedloves.

Lofton argued that the money is Cramer's to spend as she sees fit, and that by locking it up the courts have infringed on her constitutional right to defend herself against the charges. He also filed motions accusing authorities of misconduct, claiming they made a false statement to Ellie in an attempt to turn her against Cramer.

In what would later prove to be an embarrassing rush to judgment, the Beaufort County Sheriff's Office said Cramer swindled the Breedloves out of more than $20 million. That

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amount now appears to have been grossly inflated because the lead investigator misread financial records.

But before the erroneous information could be corrected, it was shared with Ellie as virtual fact. ” Supplying false information to a 93-year-old woman with the intent to mislead and confuse her about her finances was just another attempt to destroy the love and familial relationship, ” Lofton argued in court filings.

The Beaufort County Sheriff’s Office and the Solicitor’s Office declined to comment for this story, citing the ongoing litigation. But in earlier public statements, Sheriff P.J. Tanner said the exact amount of money was of little consequence because it didn’t make the charge against Cramer any greater.

Split apart

Friends of Ellie say she is devastated by the allegations against Cramer, and that the stress has caused her health to decline.

Gordon McLean, a client advisor for Hilton Head BMW, has sold the Breedloves several cars and developed a close relationship with them. He believes that a terrible mistake has been made.

” They are destroying them by keeping them apart. It’s killing Ellie, ” he said. ” She’s a prisoner in her own house. ”

Rosen said it’s not surprising that the ordeal has caused Ellie some stress. But he scoffed at the notion that authorities are not acting in her best interest. ” It’s the biggest crock of nonsense I’ve ever heard in my life, ” Rosen said. ” Mr. and Mrs. Breedlove feel betrayed by Lisa Cramer, and that causes some stress that somebody so close to them could be deceptive. ”

It’s unclear what Ellie wants. The Post and Courier’s request to interview the Breedloves or their court-appointed guardian were denied by the Breedloves’ attorney. In statements made to investigators filed in court, Ellie acknowledges that she gave gifts to the Cramers and others close to them, but is unable or unwilling to provide details.

Lynch, who knows Ellie as well as anyone, told investigators that Ellie is an extremely private person and will give conflicting statements or feign ignorance to deflect questions she doesn’t like.

In a brief telephone interview with the Bluffton Today newspaper last summer, Ellie said she felt bad for Cramer. ” She is taking a beating, and I’m very, very sorry about that, ” Ellie said. ” She did nothing wrong. ”

The case is further complicated by several handwritten notes allegedly penned by Ellie. Authorities say the notes, which indicate that Ellie was aware of her gifts, were written under

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coercion from Cramer. In one such letter Ellie wrote: ” Though we may not recall exact details and figures over the years, we are fully aware of giving the Cramers, in land and money, approximately $5,000,000. ”

The note went on to say that ” some people may not like or understand our relationship, but it is what we want and hope to maintain in the future. ”

The spark

The ” future ” that the note refers to could very well have unfolded without the slightest indication that the relationship between Cramer and the Breedloves was anything other than the loving one it appeared to be on the surface.

That came to an end with the concerns of a suspicious bank teller. The Wachovia branch on Hilton Head Island had handled several large withdrawals from the Breedloves’ account in the weeks leading up to April 6, 2004.

So it was not unusual when Cramer and Ellie arrived at the bank that day requesting to have a check made out for a half-million dollars. The Cramers and Breedloves planned to cash in on the building boom around Bluffton with the purchase of a swath of land nestled between two busy highways.

Ellie wanted to build a ” frilly ” gas station on the site. But the property’s price tag alarmed some of the Breedloves’ financial advisors. Jim Carpenter, a former trust officer with Merrill Lynch who handled some of the Breedloves’ investments, said he had a responsibility to question Ellie’s plans.

” Anytime you are dealing with elderly people, you are going to have suspicions, ” he said.

Carpenter’s concerns were laid to rest when Ellie’s doctor, Michael Mayes, declared her ” mentally competent to handle her own financial transactions. ” (In subsequent court testimony, Mayes backed away from this statement, saying he had been led to believe he was only clearing Ellie to conduct day-to-day financial matters, not multi-million dollar deals.)

Merrill Lynch advisors even traveled to Hilton Head to meet with Ellie and attest to her competency for themselves. Satisfied, they wired the money to the Breedloves’ bank account.

When Cramer and Ellie showed up to have the check issued, bank officials thought Ellie seemed aloof and unaware of her surroundings. Cramer, they said, acted controlling and impatient. Bank teller Pam McNair testified that Cramer became agitated when asked for her identification. ” She stated that she worked for the police department and she didn’t see the reason why I would need ID. ”

McNair described Ellie as confused throughout the transaction. ” She didn’t seem to know what was going on, ” she testified. ” I felt something was not right. ” (Ellie would later tell

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friends and investigators that she was confused because she didn't understand why the bank was making her wait to withdraw her own money.)

But the bank lacked enough evidence to turn away a customer, especially one with a hefty account, and issued the check. The women were barely out the door when bank officials reviewed the Breedlove account for similarly large transactions. They found several and alerted the sheriff's office, sparking the investigation that led to Cramer's arrest.

How will it end?

Cramer was driving Ellie's prized BMW when deputies pulled her over along U.S. Highway 278 outside Bluffton. One of Cramer's children was in the car with her.

The arrest of one of the town's most recognizable police officers made local headlines.

Ellie read about the arrest in the newspaper, but refused to believe that she and her husband were the elderly couple mentioned in the article. Ellie told friends that " her Lisa " would never do something like that.

Not that it mattered what she thought. By the time Cramer was arrested, authorities had already decided that Ellie was incapable of managing her own affairs. A system designed to protect the elderly from abuse had sprung into action, and the judicial process took over. The Breedloves were appointed a court guardian.

Ellie turned 95 in December, and has not seen Cramer since her arrest. In the meantime, Ellie has had another round of mental exams, even though tests conducted just a few months earlier concluded that she showed " no signs of cognitive impairments other than normal signs of aging. "

The new tests reached a different conclusion. Not only did they say Ellie was suffering from dementia, but the results indicated that her mental abilities had been in decline for years, calling into question her ability to make sound financial decisions during the period of alleged influence by Cramer.

Lawyers on each side are trumpeting the findings of their own medical experts, trying to answer the one question on which the entire case hinges. With no trial dates scheduled in either the civil or criminal cases, that question is likely to remain unanswered for some time:

Was Ellie a vulnerable adult when her money was flowing to Cramer, or was she an elderly woman grateful for the companionship of a friend?

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Abstract (Document Summary)

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