

Fraud in America

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In America today we face a devastating threat. This threat has injured millions of people, hundreds of thousands of businesses and affects the price points of almost everything we buy. This menace to society has both civil and criminal components and can lead to the devastation and destruction of families, companies, cities and other government subdivisions. **The threat is fraud.** Fraud is the intentional systematic process to deceive and or misrepresentation that can deprive someone (person, company, government) of something of value that they had a legal right to, usually United States Currency and/or property. It involves tricky and usually as scheme then fraud can rear its ugly head as part of a Ponzi scheme, identity theft, cyber fraud, street fraud, intellectual property, financial fraud and various other forms of this devastating epidemic that are not mentioned in this article. Lesley Kim of *Fight Fraud in America* explains to an unknowing public that "*Fraud is a multi-billion dollar criminal industry in America ...*" (<http://www.fightfraudamerica.com/>). About 30 years ago, I became a member of the Association of Certified Fraud Examiners (<http://www.acfe.com/>) when I was a New York City Detective and subsequently when I retired as the owner of the largest private detective agency in Staten Island, New York. ACFE is made up of investigators, accountants (CPA's) and lawyers in the private and public sectors whose sole purpose is to fight fraud. Fraud workshops and training (education), networking and above all, good communication are some of the tools applied in ACFE's arsenal to fight fraud. In NYC, when I was the president of **The Society of Professional Investigators*, we used our organizational platform to work symbiotically with ACFE to fight this growing epidemic of fraud.

When I was asked by the Sheriff of Flagler county Florida to head up an Economic Crime Unit, I embraced the opportunity to continue my fight against fraud. In less than 10 months, before I retired, I was able to arrest and convict three major

fraudsters in the construction industry who stole over 2.5 million dollars from the elderly, immigrants and other home buyers.

My criminal case was used by private attorneys to get restitution in part for over 100 victims; two cases are noted below: "Gregory Still Bleyl, 64, of Jacksonville was arrested by Detective Gaspar on Thursday for charges of grand theft in excess of \$700,000 and six counts of forgery. He is accused of running a construction firm in Palm Coast called Osprey Custom Home Builders and accepting deposits of up to \$100,000 from at least 18 people, according to a report from the Flagler County Sheriff's Office." (<http://afipi.com/media/contractor-fraud.html>) and "Detective John M Gaspar and Agents from the Florida Department of Law Enforcement (FDLE) St. Augustine Field Office arrested Daniel George Quinn today and charged him with one count each of Aggravated White Collar Crime and Scheme to Defraud, both first-degree felonies". ("http://afipi.com/media/contractor-fraud-story-2.html") (<http://afipi.com/media/florida-builder-fraud.html>)

Fraud needs to be fought on many different levels, both criminal and civil. In the civil arena, fraud is often fought well and brings the best results to the victims. Restitution and making the victim/plaintive whole is as important as the punitive consequences for the defendant. A good fraud investigator can help you identify the scheme, locate the fraudster, and most important, locate assets that were taken.

The ministry of being an investigator who had experience and knowledge of fraud schemes is exciting. These crimes are intricate and require attention to detail and an understanding of the mind of a fraudster. With a greater understanding that fraud affects our economy on a global level, we will be ever vigilant. Together we will, as a society, keep up the good fight against fraud, failure is not an option.

*Members and award recipients included Robert Kennedy and Rudi Giuliani