

ABSTRACT

Homicide is one of the leading by-products of workplace violence in the United States. Although workplace homicide is not common amongst forensic accounting and fraud examiners, there have been cases where these professionals have been murdered or attempts on their life occurred because they discovered fraud that an offender committed. In this article, the author examines risk factors that increase the probability of workplace violence, offender status misperceptions, cases where accountants and forensic professionals have been killed or attempts on their lives have been made, and safeguards that forensic practitioners can employ to reduce the risk of workplace violence.

THE PERILS OF FRAUD DETECTION AT WORK: WARNING SIGNS AND SOLUTIONS

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AFTER STUDYING THIS ARTICLE, PARTICIPANTS SHOULD BE BETTER ABLE TO DO THE FOLLOWING:

1. List risk factors that increase the probability of workplace violence.
2. Demonstrate to professionals that fraud detection may establish a motive to kill.
3. Prepare professionals regarding safeguards that can be employed to reduce the risk of workplace violence.

KEY WORDS: Workplace violence, fraud detection, homicide

TARGET AUDIENCE: Fraud examiners, forensic accountants

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INTRODUCTION

A common practice of many forensic accounting and fraud investigation professionals involves the understanding of risk factors that increase the probability of fraud occurring, the use of fraud schemes, and the interviewing of white-collar criminals. Yet, little attention is devoted to the understanding of personal workplace risks involved in detecting fraud either inadvertently by an accountant or by a fraud investigation examiner whose job it is to detect and unveil fraud. Although the risk and the occurrence of workplace violence directed toward auditors, accountants, and forensic and fraud investigators may be low, there have been instances where fraud detection by professionals has resulted in their death.

In this article, the author examines risk factors that increase the probability of workplace violence, misperceptions surrounding white-collar crime offenders, and cases where professionals have been killed or attempts on their life have been made when they inadvertently detected fraud or were employed with the specific purpose of uncovering fraud. Moreover, the author outlines several safeguards that accountants and forensic practitioners can employ to reduce the risk of workplace violence.

IT SHOULD BE NOTED THAT ACTS OF VIOLENCE AGAINST ACCOUNTANTS AND FRAUD EXAMINERS ARE NOT ATTRIBUTED SOLELY TO INDIVIDUALS IN THE UNITED STATES; FORENSIC ACCOUNTING PROFESSIONALS IN OTHER COUNTRIES HAVE EXPERIENCED WORKPLACE VIOLENCE, NAMELY HOMICIDE, FOR THE SAME REASONS.

WORKPLACE VIOLENCE

Workplace violence is any physical assault, threatening behavior, or verbal abuse occurring in a workplace setting. It can occur at or outside the workplace and includes homicide, one of the leading causes of job-related deaths (Kohl, n.d.). According to the Occupational Safety and Health Administration (OSHA), homicide is the fourth-leading cause of fatal occupational injury in the United States (Kohl, n.d.). Workplace violence can strike anywhere, and no one is immune. While workplace violence can occur in any workplace setting, typical examples of employment situations that may pose higher risks for violence include duties that involve mobile workplace assignments, such as auditors and forensic accountants who may have to travel outside of their office to complete assignments, work alone late at night or early in the morning, or work with unstable or volatile persons. Other risk factors include duties that involve carrying out financial inspection or enforcement duties such as a government auditor, and seasonal issues such as tax return season.

Although there are workplace risks, perceptions and biases of what white-collar criminals are capable of in terms of aggression may cloud one's judgment by not incorporating those risk factors when forensic professionals perform their duties. One of the perceptions commonly held of white-collar criminals by forensic accounting professionals that parallels societal perceptions of white-collar criminals is that they are not criminals who lash out violently, perpetuating the myth that these forensic professionals are not at risk for violence (Perri & Lichtenwald, 2007). Unfortunately there is an implicit assumption made that because the classification of white-collar crime is labeled non-violent, it is assumed that the offender is also non-violent.

OFFENDER STATUS MISPERCEPTIONS

White-collar offenders are often thought to be "one-shot" criminals, not likely to be processed into the criminal justice system following an initial brush with the law, yet the data do not support this popular but misguided belief regarding the limited criminal activity of white-collar criminals. In fact, adults convicted of white-collar crimes are often repeat offenders (Weisburd et al., 2001). Moreover, white-collar offenders do not form a homogenous group with respect to their pattern of offense, level of deviance, attitudes toward crime, or social identity; there are white-collar criminals whose criminal deviancy is indistinguishable from non-white-collar criminals (Walters & Geyer, 2004).

To further debunk the myth that white-collar criminals are somehow "good people" who committed a "bad act," consider how these offenders view themselves. According

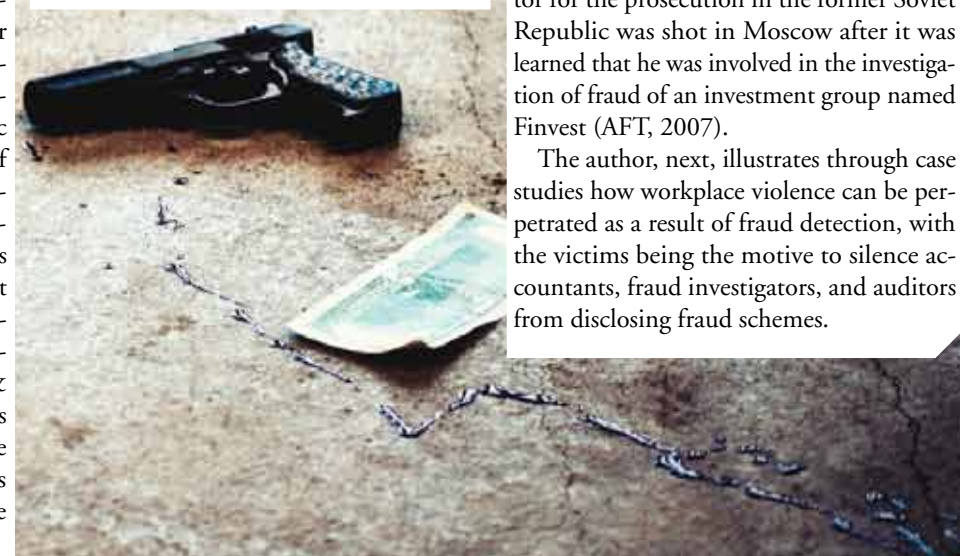
to one study that interviewed incarcerated white-collar criminals, these offenders perceived their own behavior as non-criminal, denied there were any victims because their offense was non-violent, and proclaimed they were no danger to society (Dhami, 2007). White-collar criminals often share the same exploitative, remorseless traits as other criminals; what distinguished these criminals are the victims they prey upon (Hare, 1993). Some of these white-collar criminals may exhibit psychopathic characteristics (Brody & Kiehl, 2010).

White-collar criminals, like conventional street-level criminals, use neutralization techniques to legitimize their behaviors (Dhami, 2007). For example, they believe that fraud is acceptable to overcome financial difficulties or to make a profit for the business (Dhami, 2007). The fact that criminals who commit fraud may share the same criminal deviant thinking as non-white-collar criminals should counter the belief that somehow they would not resort to violence as a solution to satisfy their motives. Given that white-collar criminals do not represent a homogenous criminal group, what might be a motive that would propel one to resort to violence to solve a perceived problem?

In circumstances where there is a threat of fraud detection, these criminals will resort to brutal acts of violence to silence the people who have detected their fraud and to prevent disclosure (Perri & Lichtenwald, 2007). It should be noted that acts of violence against accountants and fraud examiners are not attributed solely to individuals in the United States; forensic accounting professionals in other countries have experienced workplace violence, namely homicide, for the same reasons. For example, a top fraud investigator for the prosecution in the former Soviet Republic was shot in Moscow after it was learned that he was involved in the investigation of fraud of an investment group named Finvest (AFT, 2007).

The author, next, illustrates through case studies how workplace violence can be perpetrated as a result of fraud detection, with the victims being the motive to silence accountants, fraud investigators, and auditors from disclosing fraud schemes.

ADULTS CONVICTED OF WHITE-COLLAR CRIMES ARE OFTEN REPEAT OFFENDERS



CASE STUDIES

MICHAEL HOWELL

North Carolina State insurance auditor Sallie Rohrbach was killed by Michael Howell, owner of the Dilworth Insurance Agency (Wright, 2008). Prosecutors indicated that Howell's motive for killing Rohrbach resulted from her investigation of his insurance agency and finding evidence of insurance fraud (Boudin, 2009). According to reports, between March 2004 and May 2008, Howell embezzled more than \$150,000 in documented and undocumented insurance premiums while drivers were driving uninsured (Lowe, 2009). Rohrbach began her investigation after numerous clients began to question and complain about the insurance agency.

According to Howell's wife, Howell displayed aberrant behavior such as snapping and arguing with Rohrbach as she questioned him about his finances, eventually striking her with a computer stand while she was at his agency (Wright, 2009). Rohrbach had e-mailed her supervisor indicating that "he [Howell] gave me 16 months of bank statements today... and there were issues in each month... No negative balances but he is floating money" (Wright, 2009). Her body was ultimately found dumped in a wooded area near Fort Mill, South Carolina (Boudin, 2009).

There does not appear to be any indication that Rohrbach let others know of the unusual and out-of-character occurrences happening in conjunction with the investigation. Department of Insurance spokesperson Chrissy Pearson stated, "Sallie gave us no indication she was concerned about this case. It was a routine case. She was looking at some finances, looking at the books" (Weiss, 2008). Furthermore, Pearson stated, "It's the last thing we expected... We just don't expect our people in the field to be put in this kind of danger" (Weiss, 2008). The comment by Pearson is partially accurate in that these cases do appear routine until warning signs surface; it is when they surface that investigators, especially those in the field like Rohrbach, must give notice to others that a particular case may involve white-collar criminals who are willing to resort to violence as a means of preventing fraud detection.

RANDOLPH NOWAK

In December 2008, Randolph Nowak was found guilty of attempted murder of Internal Revenue Service Agent Christine Brandt (Smith, 2008). The prosecution argued that defendant Nowak's motive for the murder revolved around his fear she would disclose his tax fraud and money laundering schemes, which accrued him a total of \$3 million to \$4 million in offshore accounts (Geary, 2009). The owner of a central Florida construction company, Nowak also evaded paying \$300,000 in taxes by failing to file corporate tax returns for four years (Pera & Geary, 2008).

The most damaging evidence against the defendant consisted of recorded conversations between Nowak and an undercover FBI agent posing as a hitman, who was to be paid \$20,000 to eliminate agent Brandt (Jones, 2008). Nowak paid him \$10,000 as a down payment to kill the IRS revenue officer (Jones, 2008). Amazingly, the 48-year-old business owner was also prepared to burn down the local IRS office so that any documents that Agent Brandt possessed revealing his fraud would be destroyed (Geary, 2009). As an interesting side note, Nowak could have easily paid his tax liability by selling his custom home with an 11-car garage, 18 classic cars, personal watercraft, etc. (Geary, 2009).

Yet as one acquaintance described him, "He was a really nice guy. It didn't seem like he'd be that type of person" (Pera & Geary, 2008). Again, we observe an individual who did not recognize the chameleon-like quality of these criminals' ability to portray multiple personality traits to others, catering to their motives because they did not have complete information on Nowak. No one in his business knew who he was or that he had a prior criminal record of forgery and theft. As Scott Coulombe, the president of the Polk County Builder's Association, stated, "I know many builders in Polk and I never knew of one structure he built... He's a total stranger to us" (Pera & Geary, 2008).

MICHAEL WANSLEY

Michael Wansley was an Australian auditor who worked for Deloitte Touche Tohmatsu. During his auditing of Thailand sugar mills, Wansley uncovered substantial fraud within the accounts of one company named Namtel Kaset Sugar Group. Upon discovering the fraud, he proposed countermeasures to strengthen the internal controls that may have been bypassed that increased the probability of fraud occurring. Upon discovering the fraud, Wansley began receiving death threats to ignore the fraud, especially after he tried to resolve the matter. While driving to work, Wansley was shot eight times and died on the scene. The murder was connected to Namtel's human resource manager and the owner of the company, Pradit Siriviriyakul. A company employee disclosed that Siriviriyakul stated, "This must be kept quiet—it's good that the foreigner is dead—so that nothing comes back to us" (Brody & Kiehl, 2010). Although the gunman's phone records indicate calls made to Siriviriyakul's mobile phone and land line, the Thailand courts dropped the murder charges against Siriviriyakul for lack of sufficient evidence.

GEORGE HANSEN

During the winter of 2004, 64-year-old George Hansen bludgeoned to death his business partner, 69-year-old bookkeeper Mary Anne Clibbery, with a hammer, and was later found guilty of murder. According to police reports, prior to the murder Hansen had embezzled more than \$50,000 from the business through various fraud schemes. Throughout 2004, as Clibbery's detection of financial irregularities progressed, a series of bizarre incidences unfolded. According to police reports, there were apparent attempts to drug her food, tamper with her car brakes, and arson attempts occurred at her residence. These incidents, however, could not be linked to Hansen. According to witness statements, she believed Hansen was trying to kill her because she had uncovered his fraud. Witnesses who were interviewed after the murder stated that Clibbery suspected Hansen was fraudulently taking money from the business and that she feared for her safety (Curry, 2008).

AL VONDRA

Employed as a forensic accountant by the Department of Justice, Al Vondra's job was to uncover the details of an illegal investment scheme devised by a group of businessmen (Brody & Kiehl, 2010). During his investigation, Vondra found that the owners of the fraudulent investment scheme were targeting heavily invested retirement funds and Amish investors. While commuting to work in Cleveland, Ohio, unexpectedly, all four tires on his vehicle exploded while the gas tank was being dragged on the road. Fortunately, Vondra did not sustain any major injuries. The FBI was unable to link someone to the accident even though the incident was contemporaneous with Vondra's fraud investigation.

IRWIN MARGOLIES

Irwin Margolies, head of now-bankrupt Candor Diamond Company, was found guilty of murder for the deaths of his financial controller Margaret Barbera and her co-worker Jenny Chin. According to Barbera, Margolies generated fictitious invoices to create the appearances of revenue in order to get advance payments, allegedly to pay bills (Raab, 1982b). Reports indicated that about \$6 million in fraud proceeds were laundered to foreign countries (Raab, 1982a). The prosecution stated that Margolies conceived the scheme to have Barbera and Chin killed in order to silence the witnesses so they could not testify regarding the fraud he perpetuated (Raab, 1983).

Margolies wanted Barbera killed first because she had the records that verified the fraud he committed (Chambers, 1984b). Margolies' attorney Henry Oestricher received prosecutorial immunity when he agreed to testify against Margolies by disclosing that he had hired a hitman, Donald Nash, for \$2,000 to kill Barbera (Chambers, 1984a). Fortunately, Nash left behind a considerable amount of forensic evidence that led to both his and Margolies' capture and conviction. Prior to the murders, it was learned that Nash stalked Barbera, learning her routine. According to Barbera's brother, Barbera was terrified for the last three months of her life. Jenny Chin was abducted, but her body was never found. Nash was also convicted of the two murders.

**INSURANCE
AUDITOR
IRS AGENT
FINANCIAL
CONTROLLER
BOOKKEEPER**

**NEGATIVE
VERBAL
ANGER
PUSHING
KICKING**

RECOGNIZING WARNING SIGNS OF POTENTIAL VIOLENCE

The warning signs discussed in these anecdotes are not meant to cover all the potential “red flags” that exist, but they are a start for accountants and forensic professionals to consider in reducing the personal risk attached to fraud detection. Just as it has been taught to auditing and fraud professionals to have a healthy skepticism about the accuracy of financial statements by considering fraud risk factors that increase the risk of inaccurate financial statements, professionals must apply this mindset to the individual(s) being investigated by considering the risk factors for workplace violence. An accounting and forensic professional’s best protection is knowledge and an understanding of the warning signs of potentially violent individuals and situations. Look for multiple warning signs and signs of escalation of visibly worsening behaviors.

It is important to consider not only how a professional perceives an investigation, but also how the individual they are investigating, and possibly interviewing, perceives the investigation. For example, it is well documented that white-collar criminals can exhibit both narcissistic and psychopathic traits (Hare, 1993). Certain negative personality traits that are linked to narcissistic and psychopathic personality disorders are willing to retaliate and resort to violence if they believe their sense of entitlement is being challenged (Reidy, et al., 2008). The narcissistic sub-dimension of psychopathy is linked to the probability that a psychopath will resort to violence and they tend to engage in violence, especially homicide, in a more predatory, instrumental manner and are willing to take their time to plan the kill as contrasted to non-psychopathic killers (Perri, 2010). This is not surprising given the statements that white-collar criminals revealed in the Dhami (2007) research where offenders believe they are entitled to commit fraud. Top warning signs cited by experts to consider in evaluating potential threats:

PHYSICAL SIGNS:

Clenched jaw or fist, change in voice, pacing, a sense of desperation, scowling, violated personal space, destruction of property, exaggerated or violent gestures, loud talking, glaring or avoidant eye contact, trembling or shaking, abusive language, rapid breathing, shoving, pushing, and kicking.

INTIMIDATING BEHAVIORS:

Argumentative, displays of unwarranted anger, uncooperative, impulsive, easily frustrated, challenges authority figures, embarrassing remarks, humiliation, and excessive phone calls.

NEGATIVE PERSONALITY TRAITS:

Blames others for his or her problems, displays a sense of entitlement, exploitative, egocentric, grandiosity, difficulty taking criticism, and feels victimized.

VERBAL BEHAVIORS:

One sign is often from a person making verbal threats such as “What comes around goes around,” or “I don’t get mad, I get even.” These are serious signs. We tend to ignore this behavior in society because they are perceived as jokes or clichés. Other verbal signs involve swearing, insults, or condescending language.

One can observe how Sallie Rohrbach experienced firsthand the physical and verbal signs and intimidating behaviors of Michael Howell when she came closer to unveiling his fraud and how his behavior changed as she questioned him about his finances. Moreover, we can observe the inconsistency between what Howell’s true character consists of and how others perceive him. One of Howell’s acquaintances stated, “he’s nice, normal, like a regular guy” (Coleman & Bownes, 2008). Another resident stated, “It’s really out of character” (Boudin, 2008). Unfortunately, it is actually “in character” that these fraudsters are willing to resort to murder when a more complete picture of their personality is revealed. Too often, individuals who comment on what they perceive to be another’s character, such as the individuals quoted in this article, have incomplete information to support their opinion, especially considering the extensive fraud these criminals commit and the victims they leave behind—all unknown to others.

Forensic psychologist Dr. Stanton Samenow cautions against this premise that a

crime may be out of character for an offender simply because there is no history of prior offenses, had an excellent employment history, and perhaps that he or she was a church or civic leader (Samenow, 2010a). Friends of fraud offenders will say they were shocked, did not think he or she was even capable of criminal activity and family members who thought they knew him well may declare that what he did was out of character. During Samenow’s 40 years of research, evaluation, and treatment of criminals, he has yet to find an individual who did something that is not within their character (Samenow, 2010b). When it is stated that a person did something out of character, there is always more to the story than appears evident; out of character means lack of information about aspects of the person’s behavior and thought processes (Samenow, 2010a). There are thinking patterns that long have been present predating the behavior at issue, and these thinking patterns express themselves at a moment of opportunity; the crime may very much be within the character of the perpetrator (Samenow, 2010a).

INSTRUMENTAL HOMICIDE VERSUS REACTIVE HOMICIDE

According to Burton and Stewart (2008) in their article “Workplace Violence: Myths and Mitigations,” the first workplace violence myth that needs to be debunked is the idea that a person “just snaps” and commits workplace homicide. For example, Sallie Rohrbach’s husband, Tim, indicated that it was his belief that Howell “snapped” and he did not plan to murder Sallie because he had no history of criminality (APA, 2008). It is erroneous to believe that a prior criminal record is an indication of whether someone had the intent to kill or not. It is not uncommon for these killers to rely on a lack of prior criminality as a strategy in the court of public opinion by projecting the image that they are not capable of such brutality, when research on these violent white-collar criminals reflects the exact opposite of what they attempt to portray and would like others to believe about their character (Perri & Lichtenwald, 2008).

It is important to note that workplace homicides seldom occur randomly; they are planned in advance, and the perpetrator intentionally targets specific individual(s)

(Burton & Stewart, 2008). The fact that the perpetrator was sloppy in their planning to kill and eventually caught is not an indication of an uncontrollable impulsive act of just “snapping.” The behavior of violent white-collar criminals often is motivated by a clear goal, devoid of emotional reactivity, rather than a powerful rage or despair commonly associated with crimes of passion; murder is simply a solution to a perceived problem (Woodworth & Porter, 2002). The absence of emotion actually assists them in planning the kill because they can coolly think through their plan as opposed to reacting impulsively, with emotions dictating and directing the violent outburst (Melo, 2000).

For a homicide to be instrumental (planned), the offense had to have been clearly goal oriented in nature, with no evidence of an immediate emotional or situational provocation; the catalyst for the homicide has to be attributed to something other than spontaneous anger (Woodworth & Porter, 2002). Instrumental violence is strongly linked to psychopathy (Reidy, et al., 2007). In contrast, for reactive violence to be present there must

be strong evidence for a high level of spontaneity and a lack of planning surrounding the commission of the offense; thus, a rapid and powerful affective reaction prior to the act with no apparent goal other than to harm the victim immediately following a provocation/conflict (Woodworth & Porter, 2002).

Of the four cases cited, the Howell case is the only one that could potentially be viewed as a mix of instrumental and reactive, with instrumental being the primary quality of the violence; the other cases are clearly instrumental (Woodworth & Porter, 2002). In the Howell case, there appears to be evidence of an escalation in the offender’s emotional display, as stated by his wife, who lent some weight to the argument in stating that there was a reactive quality to the murder. However, the goal was not only to inflict physical harm, but also plausible that he planned to kill Rohrbach depending on whether she actually detected the fraud. Once he observed the questions she was asking, coupled with other evidence, would expose his fraud, the decision to carry out the act became more of an available solution.

THE FIRST WORKPLACE VIOLENCE MYTH THAT NEEDS TO BE DEBUNKED IS THE IDEA THAT A PERSON “JUST SNAPS” AND COMMITS WORKPLACE HOMICIDE

THE MYSTERIOUS DEATH OF AN ENRON EXECUTIVE

In her article titled "Conflict and Crime in Business Life: Keeping Yourself and Others Safe" (2004), author Carol E. Sullivan raises important issues that appear unanswered in the death of Clifford Baxter, former Enron Corporation vice chairman. The author believes some of the questions raised by Sullivan can be answered by research that indicates Baxter's death potentially reflects a classic case of fraud detection homicide in which the motive to have him killed represented a desire to silence Baxter as to the fraud of which he became aware at Enron and was prepared to divulge to the authorities.

Baxter was probably one of the few top Enron executives who had intimate knowledge of the accounting scandal and actually vocalized his criticisms of Enron's accounting methodologies. As Enron corporate whistle-blower Sherron Watkins stated: "Cliff Baxter complained mightily to then Enron President and CEO Jeff Skilling and all who would listen about the inappropriateness of our [accounting] transactions" (Chernoff, 2002). Baxter was quoted as stating: "He's [Fastow] a goddamn master criminal" (McLean & Elkind, 2003). Baxter resigned after refusing to take part in Enron's shady financial practices and after Enron's collapse, he agreed to testify before Congress

and provide documents in the Enron case even though he was not under investigation (CBS, 2002). Interestingly, Baxter expressed concern over his personal safety and a former business associate of his encouraged Baxter to get a bodyguard the day before his death (Irvine, 2002).

Unfortunately, Baxter never testified before Congress because he was found dead in his car with a gunshot wound to the head and an apparent suicide note at his side. It should be noted that several distinguished forensic experts indicated that a staged suicide is simple to construct, and the overall inferences of Baxter's death do indicate murder as a real possibility (CBS, 2002). There were numerous crime scene investigation errors that more likely than not jeopardized the forensic evidence that might have solved Baxter's death. However, one of the interesting questions raised is why "rat-shot" ammunition was used given that it is such an unusual type of ammunition to use for a suicide when it is ammunition used to kill rodents.

Moreover, the forensics testimony in the case indicated that Baxter would have had to hold the gun two feet from his head when he pulled the trigger (Martin, n.d.). A question asked by forensic experts is why would a person killing himself not press the gun

against their head, as opposed to risking suicidal failure by holding the gun out two feet from the head? During an interview in 2002, now ACFEI Executive Advisory Board Chair Cyril Wecht, commenting on the type of gun used, stated, "it's not as frequently used by people for any reason... it's not something that a person is likely to have and to use if they intended to kill themselves" (CBS, 2002). According to Dr. Wecht, it is impossible to rule out foul play in the death of Clifford Baxter (CBS, 2002).

Given this author's experience in criminal investigations, there is a subtle aspect to the use of rat-shot that appears to have eluded the media covering the case and those who may not be familiar with the hidden meaning behind the use of rat-shot. The uses of "rat-shot" may not only have something to do with what killed Baxter, but with why he was killed with this ammunition. Being called a "rat" in criminal jargon refers to someone who snitches on someone else by disclosing his or her criminal behavior. It is not implausible that a warning message was being sent to others at Enron by the type of ammunition used to kill Baxter, poignantly illustrating the consequences of divulging fraud information to the authorities—in other words, being a "rat."

HE WAS FOUND DEAD IN HIS CAR

WHAT REALISTIC PRECAUTIONS CAN BE TAKEN TO REDUCE VULNERABILITY?

STRATEGIES TO CONSIDER IN REDUCING THE RISK OF WORKPLACE VIOLENCE

No one wants to observe human behaviors escalate to the point that someone is willing hurt other people; however, it is a reality that there are certain personalities willing to use lethal violence as a solution to protect their fraud schemes from being unveiled and brought to justice. Moreover, using our common sense, honed from years of experience, may not be enough to protect us because of beliefs based not necessarily on fact, but on one's biases on how we view certain types of individuals (in this case, our perception of whether white-collar criminals are capable of violence). For example, many in our society tend to believe that because one is educated, gainfully employed, and appears to adhere to the norms and mores of larger society, that they somehow are not capable of such violence. Consequently, one should not ignore risk factors associated with vulnerable situations and warning signs outlined above at the expense of common sense that may be tainted by our biases.

It is also imperative that management be committed to setting a "tone at the top" where workplace violence is not tolerated, and that can take the form of 1) written policies addressing the issue of what is appropriate and inappropriate behavior, 2) encouraging reporting incidents, 3) assuring that no reprisals will be made against reporting employees and 4) outlining procedures for investigating incidents. Moreover, auditors, forensic accountants, and fraud investigators routinely have to go to another's place of employment to complete audits or interviews. What realistic precautions can be taken to reduce vulnerability?

- Interview in public or at your office if feasible.
- Let others know where you are going.
- Approach investigations as a team if possible.
- Document behaviors to put others on notice, encourage employees to share information about particular incidences that are suspicious in nature.
- Review an individual's criminal history, if available. Consider an exit strategy if in another's office or home.
- Consider contacting the authorities if you believe that you are in danger.
- Disengage in arguments that appear to be escalating in tone coupled with an individual who becomes visibly physical (pounding fists, pointing fingers).
- Remind employees if coworkers or customers behave in ways that make them uncomfortable, they should disengage from that individual and discuss the situation with their supervisor.

CONCLUSION

Fortunately, the number of white-collar criminals who resort to violence is low when compared to the overall group of individuals who commit fraud. However, as the case studies indicate, there are instances where professionals have had their lives taken or attempts were made on their life. It is the hope of this author that academic and certification institutions conduct seminars for accounting, auditing, fraud, and forensic accounting professionals in training them on how to reduce the risk of personal harm by being aware of the warning signs that may lead to violence coupled with strategies to avoid harm.

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Sources of information consist of published news media, scholarly articles, and articles retrieved from the Web.

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REDUCE THE RISK OF PERSONAL HARM BY BEING AWARE OF THE WARNING SIGNS



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