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A Study in Crime™ Podcast
Frank, welcome to the show.

00:00:04.16

Frank Perri
Hey, thanks for having me.

00:00:05.73

A Study in Crime™ Podcast
um you It is my pleasure. How are you today?

00:00:09.07

Frank Perri
Excellent. Looking forward to this.

00:00:10.15

A Study in Crime™ Podcast
and What's the weather like where you're, I don't know where you're at, but it's like 30, it was like 30 degrees here in Texas.

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Frank Perri
Yeah, yeah.

00:00:14.67

A Study in Crime™ Podcast
And that's not, we're not used to that.

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Frank Perri
No, well, I'm in Chicago, so right up.

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A Study in Crime™ Podcast
Oh, then I shouldn't complain at all.

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Frank Perri
Well, you know, i was in I was in Texas a few months ago and I absolutely loved it. A little warm, I wasn't used to the heat, to be quite honest. It was a little more than I'm used to, but I really enjoyed my stay there when I'd lectured, so it was a wonderful.

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A Study in Crime™ Podcast
Well, I think if i had if I was in Chicago, I would probably be freezing my duff off ah right about now. So where we're both where we need to be.

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Frank Perri
Yes. Yes.

00:00:48.04

A Study in Crime™ Podcast

So before we discuss red collar crime, I understand there's some mythology associated with people who commit fraud. And this is something I did not know ah because I kind of had the focus that it was, you know, the the grandmother who is embezzling from the PTA and she's just a sweetheart most of the time. Can you address those myths?

00:01:09.69

Frank Perri

Sure, when I speak of myths what I'm referring to is that And looking at this material for several decades is that there are flawed narratives that get in the way of our ability to have an accurate offender profile. And what these myths, these flawed narratives do is that they cloud our understanding of the offender class itself.

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Frank Perri

And in some respects, what happens is is that we tend to put fraud, fraud offenders, white collar criminals, and then eventually red collar criminals in kind of a separate box that they stand outside of other crime classifications. But in reality, they're very similar in terms of how they think about exploitation.

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Frank Perri

Often what happens is that these narratives, these myths are actually perpetrated and perpetuated by academia, the judiciary system, judges, even at times law enforcement.

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Frank Perri

If you want me to, I can go into some of those, what those flawed narratives are, if you want me to.

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Yeah, I i think ah a couple of you mentioned in your book where that. Well, a couple of the things that they they do have ah antisocial personalities and they do have ah they do have some ah history with the criminal justice system.

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Frank Perri

Absolutely. Let let me go just through go through a few for your listenership just so to give them some context.

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A Study in Crime™ Podcast
Sure.

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Frank Perri

So for example, often we have an image that fraud offenders represent a homogenous offender class. Meaning it's kind of like a one-off.

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Frank Perri

That it's not really within their nature to do this. And they are not a homogenous offender class no differently than other non-white collar criminal offender class. They come in a continuum. For example, you may have street level offenders that come in different flavors. Some of them may be doing narcotics. Some will be doing, say, thievery, burglaries. And in the same way, it the same template can be used to understand the fraud offenders in that they also come in different flavors. Some of them can be predatory in nature. So they're not homogenous.

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Frank Perri

Also, we also think about crime from a socioeconomic perspective. And what I mean by that is that if when you ask people what is their image of crime, often they'll give you the street level offender, but they don't really think about fraud and the crimes they commit as criminal in nature. Often they think about it as like a character flaw, but the reality is it's not a character flaw. In addition, we have to think about how we look at aggression.

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Frank Perri

Now, what do I mean by that is that typically we think of aggression as some type of like maybe violence or doing something that we're where you may be. And I'm just giving examples like arson or stalking.

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Frank Perri

But what we have to think about, we have to expand how we think about aggression. And that aggression comes in different forms to satisfy different types of motives and agendas. Some people may aggress against others by taking money by force. Others may go and take money by engaging in fraud. But it's a different type of aggression. But how we think about aggression, I think, has been constricted.

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Frank Perri

So, for example, you look at somebody like a Bernard Madoff. He

committed fraud for over ah over a decade. And he only got caught once. Does that mean that he, this is an individual that was not aggressing? He was just aggressing in a financial motive. Another one is also to consider how we think about our language that we use. So, for example, in some textbooks in my research, they'll say, well, fraud offenders are accidental offenders.

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Frank Perri

Well, no, they're not of accidental offenders. In fact, that is absolutely inaccurate. ah Accidents are accidents. We do them because we were, you know, kind of keeping our eye on the ball, for example. So there's no such thing as an accidental fraud offender. No more if I said to you, well, you know what, this arsonist, he's an accidental arsonist.

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Frank Perri

You know, I mean, you can just tell the language itself just doesn't make sense to us. But why is it that we make these these kind of like, um we give them kind of a pass and in many respects it's because we engage in projection bias. And what do I mean by that? And that we end up projecting onto these individuals values that they we think they have because we have them.

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Frank Perri

and as a result well you know what these are moral lapses it's not something they really wanted to do they were kind of forced into it by circumstance instead of actually seeing that it's very planned because so many frauds are not one particular act in one particular day like for example i'm going to go and burglarize at this house you go in and out you get what you want often frauds have to be planned So these are some of the narratives that we have ah that I think kind of get us in trouble. What often also happens because of these false flawed narratives is that I think societally and also in terms of our our academia, it creates what I call moral ambiguity. And what do I mean by moral ambiguity? And and that is that we don't really know how to deal with them.

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Frank Perri

We've created certain rationalizations that typically don't exist for other crime classifications. Let me give you an example. If I said to you, you know what, tell me, what do you think about rape? What do you think about homicide, stalking, terrorism? Typically, you don't have, but within a millisecond, your more your moral core will reject it.

00:07:09.07

Frank Perri

With fraud, I think because we have a flawed profile, we've kind of created a morally ambiguity that surrounds it. And you know what happens is that when you have these morally ambiguities, you don't have that moral consensus to how to address it.

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Interesting.

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Frank Perri

let So let me give you an example. There used to be a time when driving under the influence or what or someplace it's called DWI, DUI, driving while intoxicated. It actually was not considered a criminal offense per se. It was on the books. It was more looked upon as like a personal problem.

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Frank Perri

At some point in the 80s, when we had that organization called Mothers Against Drunk Driving, we no longer had that moral ambiguity.

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A Study in Crime™ Podcast
Right.

00:07:54.95

Frank Perri

All of a sudden, we had clarity and that people are harmed. So what happened? We changed the laws, we tightened it up, and we also had a change and in the public consciousness and also in the judiciary on how do we look at this crime, that people do get hurt. I do think that we're still in that phase with fraud offenses and that there's still a morally ambiguity. Let me give you an example.

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Frank Perri

If I said to you, well, you know what, this person committed fraud. Well, why aren't they prosecuted? Well, if we prosecute them, you know what, that could really hurt the business. And if it hurts the business, people can get laid off.

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Frank Perri

So we start to go down these kind of rabbit holes in terms of escape routes, as I call them, rationalizations.

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Right.

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Frank Perri

Instead of having, for example, a firm moral commitment to say, you know, this is wrong behavior, I think there's because we have a morally ambiguity that surrounds it, that we don't have moral consensus.

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Well.

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Frank Perri

Now, I'll take a pause there. There are consequences that i'll that because of what happens when we do have this flawed, but I'll take a pause if you want to follow up with what I've addressed.

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Yeah, I kind of want to move on to number two, because I i think what's going to you're going to address all of this as we move on.

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Frank Perri

Okay.

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um So speaking of language, you're talking about language and how we look at things. you know We have white-collar crime, we've got pink-collar crime, we've got gray-collar crime, we even have blue and green and we get the whole rainbow. You personally are the are the man responsible for phrase for the phrase red-collar crime. And ah I think you talked about it stemming from a trial that you had participated in in 2005. Tell me about that and and how do you how would you define red-collar crime?

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Frank Perri

Sure. Given the fact that, as you know, I'm a criminal trial attorney, but I'm also a CPA and a certified fraud examiner, I ah participated in a and a homicide case in which one business partner had caved to the head end of another business partner with a claw hammer.

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Frank Perri

The individual was eventually held accountable, but there was something I just couldn't shake because often there are certain types of crimes that are at risk to engage in certain homicides. And they're

all tragic. I want to be very clear about that, but For example, when people engage in narcotics trafficking, there seems to be an understanding that that can turn deadly, and that when somebody does get hurt or killed, it's not a surprise, it's foreseeable. Well, once the trial was over, I just couldn't shape the fact that there was something that just, I couldn't, that it wasn't bothering me so much, but there was something about it. And in many respects, I had to challenge my own biases on how I looked at criminality, given the fact that

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Frank Perri

You had a white-collar crime that predated the homicide. You had individuals that don't have any criminal history. And that's where I started looking at this and I and i thought, this is different. And basically, red-collar crime is where you have individuals that are committing white-collar crime, some type of fraud that predates the homicide.

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Frank Perri

And what happens is is that once they believe that their fraud is being detected and or potentially disclosed, they will resort to violence in order to neutralize that threat. So that is the motive behind it. In many respects, it's called what it's red collar criminals because the white collar turns to red in order to exemplify of a violent act.

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So essentially it, it's red color crime essentially is fraud, but it's where the perpetrator resorts to violence.

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Frank Perri
and typical

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So they, they take it up notch.

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Frank Perri

That's right. It's a subgroup. It's a subgroup of white-collar criminals who will resort to violence. And the question becomes, well, there's a lot of fraud. But what is it that actually is the trigger in terms, we know the motive, but what is that trigger?

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Frank Perri

Why is it that if we can have two fraud offenders, one would resort to violence and one wouldn't?

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Right.

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Frank Perri

You know, what happens when that stressor gets into their life? And then at that point, you have to start looking at issues of of different behavioral compositions.

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Well, let's talk about that. Let's talk about behavioral risks that are associated with red-collar crime. are there I mean, normally when someone commits a violent crime, we just say, hey, they're crazy. and Leave it at that. But it's a lot more complicated than that. Are there specific signs that we should look for?

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Frank Perri

Well, sure. let me now those are you know those are There are two separate questions here. One is the behavioral aspect and one is the signs. Let me first look at the behavioral because the signs can be case-specific depending upon who the victim is.

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A Study in Crime™ Podcast
Sure.

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Frank Perri

So if we look at the behavioral aspect, I started to look into different personality types. Now, what's very important to understand is that we should not equate the person's personality with causation.

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Frank Perri

right There are certain personality types that can be correlated to violence absolutely. So we never want to say well because this person has this personality that's what caused it. That would actually be wrong. That would be a wrong analysis. Ask yourself how is this a risk factor? How does it increase the probability that people would use violence as a solution to their perceived problem?

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Frank Perri

So there are different types of personality types that I've uncovered

through research and what others have to say about violent individuals. For example, you may have individuals that may have a narcissistic bent, some that are psychopathic, some that have a deep antisocial quality about them.

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Frank Perri

So what does at least in the context of those personality types what what do they say what do the research say what are the experts in this area say. Individuals that may be what are referred to as malignant narcissists or psychopathic they have their it's correlated to issue say for example of revenge retaliation.

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Frank Perri

preemptive strikes, engaging in a preemptive strike, especially those that are referred to as being highly exploitative and highly entitled. They will resort to violence and they won't and they won't they won't hesitate regardless of who it is, family or non-family.

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so I mean, this this can go back to nurture versus nature.

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Frank Perri

Yeah.

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Are you basically saying it's the nature of some people?

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Frank Perri

What I would share with you is is that I do what I have found in some of the cases and what that will discuss is that their environments for the from what I can gather were absolutely normal. in And I don't want to say normal in in a and a in in a two-cavalier manner. What I'm sharing with you is when I look at their families, ah they look like people that came from a solid family. Parents worked. They supported their children. They tried to build a life for them. So there's none of that what I would call that chaotic anti-social upbringing where the parents are involved in crime, therefore it gets passed down to their children.

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Frank Perri

For example, that is not the case. So I would have to share that some of it is just their their their nature, that their personality structure is simply what it is, and it has a certain dangerous

component to it.

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Frank Perri

For example, ah people that may be psychopathic, they kind of have an indifference to how they hurt other people, meaning they may hurt them, but it just doesn't matter to them. They may not have that emotional, ah that physiological ah display that comes with people's emotions.

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Mm hmm.

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Frank Perri

So the question becomes, how are these personality types risk factors, if that can actually enhance the probability that somebody who was a fraud offender would also turn into a red-collar criminal?

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And then in terms of signs, let's say you're working with someone and you're in an office setting.

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Frank Perri

um In terms of signs, what I would share with you office setting, especially in a workplace environment, this is tough. And what I have found with the red collar criminals in general is that often the victims in this case don't see the the the harm coming. They don't see the harm coming because, again, what happens? We have a flawed narrative that surrounds the fraud offender profile, and they're not going to be thinking that somebody's going to resort to violence.

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Frank Perri

So as a result, they kind of let their guard down. And this is especially true.

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Like Sally Rohrbach would be an example of that.

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Frank Perri

Sure, sure. you know And when you know whenever we get to to specific cases, I will definitely expound upon that. Absolutely. ah And they don't see it coming because especially if people have certain types of personalities, there they're very good at hiding their their their

what they're really feeling inside.

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Frank Perri

For example, if somebody is psychopathic, that they don't engage necessarily in what is referred to as reactive violence. It's actually planned violence and the majority, almost 100% of them are planned. They're not reactive, meaning an emotional outburst that is contemporaneous with some type of provocation, which would be, for example, I am, I'm gonna confront somebody about what they're doing to me.

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Frank Perri

no that No, they're willing to take their time even once they've been they've been ah disclosed on how they're going to go and target the person to kill them.

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So in terms of the fraud triangle, we were talking about the violence now. would you The fraud triangle includes opportunity, pressure, rationalization.

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Frank Perri

Sure.

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Would you add a fourth element of violence?

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Frank Perri

Well, I would have to say, I would say I probably wouldn't. ah Because to me that's more of a, in a sense, something that happens as a result of these different rationalizations opportunity. The question is, and you make and you bring up a good point with the fraud triangle. And typically what I write about is that we have to expand our understanding. We have to go beyond the fraud triangle. Although it was a great place to start,

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Frank Perri

We have to move beyond it. And what do I mean by that? We have to understand that it's how do people think about their agendas. So you may have, say, for example, ah somebody who was into narcotics peddling, they have their may have their rationalizations, their opportunity, their motives, but the same thing holds true for fraud offenders, but they rely on the same thing as non-fraud offenders.

What do I mean by that?

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Frank Perri

For example, ah they engage in that what is called immunity or super optimism. That belief that they're not going to get caught. They can be highly entitled. What do I mean by that? That they believe that they should have access to resources and being, in a sense, being privileged, regardless of the impact on other people.

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Frank Perri

So that is right.

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There's a lot of people like that in this world.

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Frank Perri

And when you have that constellation, and and this is a great point that we're bringing up, when you combine antisocial thinking traits, and then you combine that with a ah disordered personality, maybe a malignant narcissist or a psychopath, that's basically like like putting napalm on a fire.

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Frank Perri

Because not all psychopaths commit crimes. Some of them are in their high level executives.

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Right.

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Frank Perri

right they're They're psychopathic. They've actually had studies where they've measured them and they are psychopathic, clinically psychopathic, but they have no criminal history.

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Yeah, captains of industry.

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Frank Perri

Right. You know, so that's why I'm sharing with you is that it's how do they think about the situation. You can be a serial killer, okay? So you have that predatory-ness there. But you know what? You can also

be a predatory fraud offender. They may be engaging in different types of crimes, but

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A Study in Crime™ Podcast
It's interesting because.

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you would have You can have one ah fraud offender that is just you know stressed out that they're goingna you know that they're going to be caught. And then you could have another one who has the right psychopathy or who's a malignant narcissist. They don't really worry about getting caught, do they?

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A Study in Crime™ Podcast
I think I lost you. Your microphone went out. Let's see here. I don't know if you can hear me or not.

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A Study in Crime™ Podcast
You must have hung up. I hung you up. I'm going to have to call again. I don't know how to do that.

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A Study in Crime™ Podcast
oh

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A Study in Crime™ Podcast
So you can have two people in a, in a office setting. Both of them are embezzling. One of them is stressed out about, you know, the risk of being found out. The other is a malignant narcissist doesn't really worry about it. I mean, is that a fair assumption?

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Frank Perri
It is a fair assumption in how they react and how what they see as ah as a as a a viable solution. ah Both of them can differ. Absolutely.

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A Study in Crime™ Podcast
which one would referred Which one would resort to violence in both or could?

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Frank Perri
ah not Well, the thing, okay, this is a great point. We have to be careful about, everybody says, well, you often hear people say, well,

we're all capable of doing something. Yes, we the the we all may be, but we are a possible to do something, but the probabilities are not the same.

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Frank Perri

because there are different risk factors that can that can increase the probability of somebody going down a horrific path. So you may have two people, they're both ah committing some type of ah fraud, embezzlement for example, they're exploiting some internal controls, but that one individual who might be psychopathic or is a malignant narcissist, they may say, you know what, I don't like the fact that they're getting in the way of what I'm doing here and I'm gonna take somebody out so that nobody finds out about what I'm doing.

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Frank Perri

Yes.

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Let's talk about, I want to review some of the cases that you've researched and get your thoughts on them. And I want to start with ladies first, but that begs the question, or are most red collar criminals male?

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Frank Perri

From what I found is that the majority are male, but the women who do participate in red color crime are are as, there is equally deadly in terms of in terms of what they display.

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Frank Perri

So,

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A Study in Crime™ Podcast

Well, i'm goingnna I'm going to say you spot you're spot on with that because the first two ladies I'm going to talk about are Helen Goulet and Rita Ruderschmidt.

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Frank Perri

sure.

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A Study in Crime™ Podcast

And I got to tell you, Frank, there was an episode of Law and Order, Criminal Intent, almost exactly like this case, you know, ripped from

the headlines.

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Frank Perri
Sure.

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A Study in Crime™ Podcast

I want you to tell me what they did because these ladies were absolutely vicious.

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Frank Perri

Yes. And what it does what it does, it also exemplifies that we need to disabuse ourselves that somehow age is a proxy for non-criminal behavior.

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Frank Perri

All right, the fact that these women, these two women are in their mid to late 70s committing homicide, we need to to debunk the myth that only people out of a certain age group commit commit horrific acts.

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A Study in Crime™ Podcast
Sure.

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Frank Perri

That's simply not the case. Now, in terms of Helen Golay and Rita Brudderschmidt, this is a case that typically is what is referred to as more of a criminal enterprise homicide.

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Frank Perri

What do I mean by that? Is that these people actually have to kill the person in order to get the money. With red collar crime, typically the person has already received the money through fraud, but they're killing somebody in order to prevent the detection and their disclosure. With Helen and Rita, what they were doing is is that they were basically recruiting homeless men.

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Frank Perri

they would go to these homeless shelters and then they would invite them to stay in perhaps one of their apartments and you know promise of them food and shelter. So if you're somebody that's who's homeless that might seem like an attractive offer. What they would do then is that they would get life insurance policies out on them. They would get rubber stamps of their signatures and take out insurance policies.

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Frank Perri

Now, after so many so much time, ah typically in order not to have suspicion of the insurance policy, typically two years, I believe was in California, what they would do is that they would give them a sedative, then they would take them to, for example, a an alley and then run them over crushing them. And then at that point, go and collect on the insurance policies And it was over it all it was over a million dollars that they were able to get on two of the men until they were actually caught.

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Frank Perri

But what's really interesting here is that there is a gender distinction between how male red collar criminals and female red collar criminals may engage in homicide in that the women may work in teams, more often work in teams than men, and they also will rely on a sedative.

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Thank you.

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Frank Perri

in order to weaken their prey so that they can dispose of them.

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That makes perfect sense because women are generally more collaborative, like even in a prison a prison setting. And then they're more likely, I believe, to resort to poisoning or something to that effect.

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Frank Perri

Yeah, a sedative, something to weaken your prey.

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Frank Perri

So that that that is one of the distinctions. Both male and females, as though, will engage in murder for hire. They'll both go down that path if necessary. ah And they and both tend to also use implements, knives, guns, strangulation, but they work in teams more than the men do.

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Well, it seems like many of these, well, all of these offenders start

out with a different crime. Before we we get to red collar crime, it begins with embezzlement or fraud or elder abuse like Nancy Siegel.

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A Study in Crime™ Podcast
Tell me about her and Jack Watkins.

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Frank Perri
Yes. Sure. this This is, I mean, she's simply diabolical. I'm not too sure of whatever the adjective I could use to what she did to this poor man.

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Frank Perri
So little backdrop, a little background on on Nancy. She was basically somebody who had been married on multiple occasions, would engage in fraud, not only against her against her their her prior husbands, but also her own family. She met Jack, basically by so the irony of this is just too too rich, selling him a burial plot.

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A Study in Crime™ Podcast
Yeah, that's irony.

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Frank Perri
the I mean the irony is just unbelievable so she sold him a burial plot and he was she was about he was about almost 30 years older than he than she was and I believe he was a world war two veteran on top of it He had what I would say more cognitive diminishment, but he had the belief that they were gonna be together, that they were gonna settle down. And during the period that that they were together, what you would do and what you find, especially in these intimate relationships, is that they will try to remove their target from their family. Just like just like what you see with animals when they try to single out the weak animal from the herd, that's what they do here.

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Frank Perri
they're trying to remove yes you got it and that's what she was doing here and and she financially ruined him but he she was trying to get rid of him but she didn't want to give him back to the family because of the belief that they were going to find out about all the embezzlement

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A Study in Crime™ Podcast
Yeah, you see that in guardianship cases as well, where they yeah they isolate, manipulate, and then prey on the person.

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Frank Perri

Well, eventually, from what I can gather from the analysis is that she probably gave him some type of setit sedative over a period of time, weakened him, and then there was, I believe, strangulation, and her body his body was dumped near ah ah near basically like a trash bin in Virginia, and he was found naked in a trunk.

00:28:45.44

Frank Perri

Now, they couldn't quite know who he was because he didn't have any identifiers on him. and But they did eventually, after I believe it was like seven years, they were eight seven years they were able to back into it from his from his um military record.

00:28:55.34

A Study in Crime™ Podcast

Yes, Evan.

00:29:04.30

Frank Perri

So they are able to find out who it was who is through i believe it was his fingerprints or his dental records one or the other. But then they start to look into his financial matters and they and they found out that somebody was collecting his ah social security.

00:29:19.68

Frank Perri

Well, they got involved in the investigation and Nancy was basically getting his social security in a PO box, I believe. And they made sure that she went there to keep collecting it so that they could get a record of this. So it wasn't a one off. And that's how she was apprehended. And that's how they backed into the homicide.

00:29:39.09

Frank Perri

And according to the court documents and that it was a fraud detection homicide case, that she's a red collar criminal and that she was trying to prevent the disclosure of fraud schemes so that she wouldn't get caught.

00:29:53.19

Frank Perri

Now what's interesting, I'm sorry, it an important point, especially with these intimate partner cases is this, and what you see is that they set up the next victim of who they want to be with, marry, before they kill the partner that they are with.

00:29:53.31

A Study in Crime™ Podcast
I should get go ahead. No, go ahead.

00:30:11.68
A Study in Crime™ Podcast
That's right.

00:30:13.01
Frank Perri
And that's the real interesting thing. that You see, it's that predatory-ness, and that they just move from one target to the next, and they're setting up that next victim. And what happened is is that she killed Jack, and then she got married to another person, and her third husband, and then she started embezzling him also. The first husband said that she had married, said that when he confronted her about the fraud, she came after him with such violence that he had to lock himself in the closet.

00:30:44.40
A Study in Crime™ Podcast
Yeah, when we look at Nancy Siegel and and if we just take the the case where she preyed on Jack Watkins, if you just take that, you would never know that that's just one of the many cases that just one of the many victims that she's had. it This is the same thing she's done over and over and over again.

00:31:03.69
Frank Perri
Absolutely, absolutely. And again, it's the thinking about the offender. Don't look at the crime classification. It's fraud and street level offenses. there The thinking traits are crime classification neutral. That's what we need to understand. It's that they rely under these antisocial thinking traits to satisfy their particular agenda, whatever that may be. It can be sexual assault, stalking, arson, fraud, white collar crime, red collar crime.

00:31:40.18
Frank Perri
It's the thinking behind it that we have to focus on and that gets, you know, that that sense of worrying about that the classification itself to determine and criminality.

00:31:50.42
A Study in Crime™ Podcast
It's fascinating. I know she was eventually sentenced to 33 years in prison, so.

00:31:55.93
Frank Perri
Absolutely. And the prosecution was able to use the fraud that

predated the homicide as as as um as a motive. And if I could just expound on one thing that's really super important, if I may, the importance of motive.

00:32:09.98

A Study in Crime™ Podcast
Sure.

00:32:13.69

Frank Perri
Why is that important? Typically, you know, I've done

00:32:18.74

Frank Perri
dozens upon dozens of trials and a lot of people think that you have to show motive in a trial and you don't because we may not always know what the motive is. A prosecutor may not know but this is what I would share with you is that if there is a motive that can be extremely helpful in a prosecution because often in these cases there's no admission to the homicide All right, but there might be something that we can show that there was a motive circumstantially. Often in red collar crime cases, the type of evidence is is is what I would call sterile. It's, for example, DNA, hand, you know, fingerprints, footprints, hair fibers.

00:33:00.91

Frank Perri
That has kind of a sterile quality to it. When you add a motive to it, it kind of humanizes the trial for a prosecutor. So it kind of is like ah that icing on a cake. It really can be super helpful.

00:33:16.31

A Study in Crime™ Podcast
Well, let's go ahead and take a quick break and I'll be right back.

00:33:19.30

Frank Perri
Okay.

00:33:21.79

A Study in Crime™ Podcast
All right, I'm back with Frank Perry, attorney, CPA, and certified fraud examiner, and the author of Red Collar, White Collar Crime, Corporate, Predatory, and Violent Fraud Offenders. you You mentioned in your book that violence that arises out of red collar crime, it's often a family affair.

00:33:43.18

A Study in Crime™ Podcast
And I think the most notable case recently is Alex murder.

00:33:43.36

Frank Perri
and

00:33:46.50

A Study in Crime™ Podcast

I was found guilty. I think last year no 2023 of Murder how was ah the family a factor in his crime?

00:33:49.96

Frank Perri
And... Correct.

00:33:55.90

Frank Perri

Well, this is where, you know, when we when you talked about the signs about the red-colored crime, this would be an excellent case in where the wife in this case or the the son, the younger son,

00:34:10.30

Frank Perri

they Where would there be any and indicia that they would think that their father or the husband would kill them? This is a perfect example where there may be signs, but we don't necessarily extrapolate those signs to think that somebody would be capable of this. So in this case, he was engaged in fraud from at the firm taking money from clients.

00:34:32.17

Frank Perri

the wife was suspicious, and if i if and I do believe that she may have hired a forensic accountant to look into their personal affairs in addition to the law firm affairs. When one of the lawyers at the law firm, I believe, confronted him, that same day, he went and killed the wife and the son. So often in these family situations, this is where, again, it's very difficult to know what the signs are.

00:35:01.79

Frank Perri

They may arise, you may ignore them, or they may not arise and you don't see them.

00:35:08.51

A Study in Crime™ Podcast

Well, speaking of families and the crime that occurs within them, uh, just, you know, the Menendez brothers were convicted of killing their mother and father in 1989. And one of the cases that you researched in your book is Christopher Porco who killed his parents and he was, he was a college student, but his, uh, his murder then was, was also very

brutal.

00:35:32.42

Frank Perri

sure Sure, let me ah ah give you a little background. He killed his father, but the mother was left for dead. She survived. So in this case, what Christopher was doing was he was engaging in, I would say, I would characterize it as bank fraud identity theft of of the parents, in that he was taking out loans fraudulently by using the parents identity. identity Now, I was able to get the actual emails of the family prior to the homicide. re ah Going back, I believe it was about, I'd say about 9 to 10 months. And what you're able to see is a crescendo where there's this back and forth with their son because he was at the University of Rochester.

00:36:22.55

Frank Perri

And the family saying, the the father especially, is where is it? I never give you permission to do this. And if you in fact keep doing this, I'm going to go in a sense to the authorities. But you also have the dynamic where you see this thing that they tried to show that they care about their son, but they're trying to also in a sense say this is not acceptable.

00:36:47.44

Frank Perri

In this case, there's anecdotal evidence that he was psychopathic from people who observed the case. Now, we have to be super careful here in that he was never diagnosed, but there are just external signs that he displayed where certain people's professionals in the field said that he displayed those traits. Something to understand is, again, the thinking traits. He didn't care about his parents' goodwill because he saw their goodwill as a weakness to exploit.

00:37:17.06

Frank Perri

And when the parents said, you know what, we're going to have to do something about your behavior, he didn't look at that and say, I have to change my ways. He relied on his, the antisocial thinking traits of goal interference. You know what, you're getting in the way of what I want. So think about it. If in fact this individual is psychopathic and then you combine that antisocial quality, you have you have a big problem as a parent, a big problem.

00:37:45.64

Frank Perri

And that's why often you see turmoil in families, because nothing works. Nothing works. In this case, he went from the University of Rochester one night, he drove back to the eastern half of New York, I believe it's the Del Minor or New York, went into the house. And while

they were sleeping, he took what would be characterized as a long handled axe. And he cleaved his father and his mother.

00:38:14.04

Frank Perri

Now, the father ended up was killed. The mother was left dead. But she wasn't. She survived. And unfortunately, she she was disfigured. But one of the detectives asked was this Christopher because they had run-ins of Christopher before because of his thievery.

00:38:34.52

Frank Perri

and she nodded her head gave some type of sign that yes it was him and that's how they backed into him and then and they were able to then show through DNA analysis showing that they actually had some neighbors who were able to identify the jeep that he drove that was yellow that they found photographs of him while he was going through the interstate in New York and they showed him leaving the campus and coming back to the campus even though he had said that I was always at the campus the whole night. It wasn't me. So that's how they were able to back into the case.

00:39:10.45

Frank Perri

But it was also one of those cases in which ah it could have he could have been found that also not guilty but for a few pieces of information. And unfortunately, the discussion that the that the detectives had didn't go well and the the evidence in terms of what he said was suppressed.

00:39:29.52

A Study in Crime™ Podcast

Yeah, I think they actually found dna his DNA on a toll ticket.

00:39:34.40

Frank Perri

on the toll ticket, exactly.

00:39:36.09

A Study in Crime™ Podcast

Right.

00:39:36.55

Frank Perri

But this, now this is a wonderful, and I'm glad you brought that up. This is what I mean when I say that sometimes these cases come down to these type of circumstantial evidence cases, DNA, a fingerprint, all right?

00:39:52.78

Frank Perri

And that's why it's so critical that if you only have that kind of evidence, although it's very powerful, some jurors don't feel comfortable because they don't have what I call like that eye witness, the smoking gun.

00:40:06.36

A Study in Crime™ Podcast
Right.

00:40:07.13

Frank Perri

And that's why you have to approach fraud offenders and red collar criminals when you do interviews very so ah strategically. Because if you don't know that a fraud predated the homicide, you may be missing out on the motive.

00:40:22.24

Frank Perri

And as I've indicated often, think about it. If you can get the offender to start lying about his fraud, and we haven't even broached to the homicide facts yet, that's pretty powerful. That's where you then all of a sudden the jury, for example, all of a sudden you have that human element to it that is that just is it resonates.

00:40:43.33

Frank Perri

And it resonates immensely. In this case, unfortunately, the the the detectives just didn't understand who they were dealing with. And they kind of dropped the ball because they didn't understand his psychopathic traits that he was displaying. They tried to use an emotional format with him. But the problem is, is that if you're a psychopathic, you're not going to display emotions.

00:41:04.86

Frank Perri

Sometimes you try to use the morally, ah you know, things that are morally, we don't like it. For example, take in somebody's money.

00:41:13.58

A Study in Crime™ Podcast
Mm hmm.

00:41:13.66

Frank Perri

Well, he may not have a problem with that. if he's If he's ripping off his family, he doesn't have a problem with that. So that so that that strategy doesn't work. When Christopher then seeing that they were playing games, because I got the transcript of the interview and I was able to analyze it,

00:41:31.79

Frank Perri

He just said, you know what, I want to speak to a lawyer. But the problem is this, they kept talking to him. And anything that he may have said wasn't going to be coming into court at all. and And what's unfortunate here is that, think about this practically, can you imagine if the jury had heard that he showed, displayed no emotions, learning that his father was dead and his mother was cleaved and in the hospital?

00:41:58.07

Frank Perri

Nothing, because he within 48 hours he wanted to come and find out what did they know about the homicide. Just as the officers wanted to find out about what Christopher knew, Christopher was also interviewing them at the same time.

00:42:13.83

Frank Perri

They kind of missed that aspect of it. But I'll take ah i'll take ah i'll take ah i'll take a pause on that.

00:42:16.76

A Study in Crime™ Podcast

Well,

00:42:20.28

A Study in Crime™ Podcast

yeah, well, again, he wasn't diagnosed as a psychopath or sociopath, but he certainly displayed, from what I've read, ah some of the psychopathic traits, of course, just a history, a history of lying and deceit. And then one of the other things that I found interesting was that, as you and you alluded to this earlier, his his parents were telling him, hey, you can't do this. You can't forge my signature. you can't take loans out of my name and, uh, but I love you and I want the best for you. That just kind of went over his head. I mean, I don't think he, there was no reaction. Cause the next day he went out and forged his father's signature and got another loan. Like, like they'd never had a conversation.

00:43:03.35

Frank Perri

Absolutely. And that's what is destructive within families. you're You're, you're, you know, you're hitting the nail on the head with this, in that nothing seems to work. Because, you know, I remember speaking to a colleague of mine, and I asked him, what do you do with these circumstances? And basically, he says, you either are going to expose yourself to risk, or you cut them out of your life, because they are dangerous.

00:43:30.95

Frank Perri

Well, then that begs the question, I mean, how many families are going to cut somebody out of their life, especially their son? Now, the problem here is, is that when we are in denial. Here, the parents are in denial about what Christopher really is, you know, and a lot and.

00:43:50.86

Frank Perri

it's It's horrific. You see these in a lot of these cases where the where the adult children will come and kill the parents. And this is the one area where often I get unsolicited ah feedback through emails from families where they say, you know what? I did not understand what happened in my family until I read your work. Because how do they explain why they why their brother went and killed their parents? they They don't have a template to understand what happened.

00:44:18.49

Frank Perri

So the family issues are the ones that that are that are hard because they're they're they're they're foreseeable but not foreseeable all at the same time.

00:44:28.49

A Study in Crime™ Podcast

Do we see that same psychopathy with Porco in other red collar criminals or half half of the cases? or

00:44:36.77

Frank Perri

i I can give you, ah I do have some examples if you would like me to expound on them.

00:44:41.65

A Study in Crime™ Podcast

Sure.

00:44:42.44

Frank Perri

Sure, there sure there was one that his name was Eric Hanson and basically what he committed was a quadruple homicide.

00:44:42.46

A Study in Crime™ Podcast

Yeah, please do.

00:44:52.70

Frank Perri

He killed his mother, father, sister and brother-in-law one night. So

a little bit of background. Basically he was embezzling from the mother and the father. The sister found out about it and she confronted him. He started to threaten her, literally threaten her with her life. And at the same time, the mother was trying to help the son. And this was the exact same thing in the Porco case. It always begs the question, why is it that you're also taking out your mother when they were trying to help?

00:45:26.32

Frank Perri

but I'll answer that question for you. About five weeks after the confrontation, he basically went, he was living at home, and like Christopher, late at night, went and shot both parents in the head with a pistol, took their bodies, and then dumped them at the sister's and brother-in-law's house. Now, he didn't shoot the sister and brother-in-law. He basically blunt-forced trauma killed them where the brother-in-law's face was unrecognizable and the sister named Kate her arms i believe were broken from beat like those are defensive wounds as he is striking her now this is an individual who was eventually found guilty and he was what's interesting and not just let me uh do this before

00:46:14.88

Frank Perri

He was actually on his way to kill his last sister in Minnesota because she was the last link to the knowledge about this fraud. They actually caught him. Now, once he was found guilty, he was diagnosed with having narcissistic personality disorder coupled with antisocial personality disorder. All right, there's that mixture again.

00:46:38.39

A Study in Crime™ Podcast

Not a good combination.

00:46:39.62

Frank Perri

that it That is horrendous. I cannot tell you because once you look at the history of this person in the family, taking advantage of the family since he was a child, he and you see those signs, animal cruelty, domestic batteries, going after his sister, I believe, with an axe, an adult criminal history, all the signs were there, but the signs are ignored.

00:47:07.38

Frank Perri

All right. What do we have here? Like Christopher, like Eric Hanson. Look at the mothers. Again, what does the personality teach us? It teaches us that they are willing to engage in a preemptive strike. They're they're saying, I'm sorry, mom, but you're a witness to what I have to do to dad. So I'm going to have to take you out too.

00:47:29.27

Frank Perri

That's that callousness, that remorselessness that I was discussing with you in that when you have certain personality structures, you better believe they're willing to use violence as a solution to a problem without guilt or remorse.

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A Study in Crime™ Podcast

Well, let's talk about somebody else that was callousing what they did.

00:47:47.34

Frank Perri

Sure.

00:47:48.89

A Study in Crime™ Podcast

Albert Walker.

00:47:48.98

Frank Perri

Sure.

00:47:50.49

A Study in Crime™ Podcast

ah Initially Albert Walker committed white collar fraud.

00:47:50.83

Frank Perri

Albert.

00:47:54.07

A Study in Crime™ Podcast

He embezzled anywhere from 1.5 to \$3 million dollars and split the scene. But, and it could have ended there, right?

00:48:01.06

Frank Perri

you yeah

00:48:03.14

A Study in Crime™ Podcast

But he stole the identity of his friend Ronald Platt. What happened?

00:48:07.14

Frank Perri

Basically, he was, ah I guess, the best way I would say he's a financial advisor in Canada, Canada embezzled several million dollars,

and him and his daughter, yeah they moved to England. His daughter was a prop as his wife.

00:48:21.67

Frank Perri

He then takes on the identity of his friend that he knew in Canada named Ronald Platt, who was actually British, but he lived in Canada. Eventually what happened is that Ronald then went back to England. So he the problem now is that now that you have these two Ronald Platts, what's gonna happen when the real Ronald Platt finds out that Albert co-opted his name? All right, he's gonna find out and then then what's gonna happen? They're gonna back into the fraud from Canada and they'll try to extradite him back to Canada.

00:48:51.72

Frank Perri

All right.

00:48:51.73

A Study in Crime™ Podcast

and We should add that they both live very close to each other. That was one of the other issues. He moved platt lived very close to Walker.

00:48:56.26

Frank Perri

Sure. Yup. Exactly. So I guess he invited him to on a boat trip and he ended up by blunt force trauma hitting him and then dumping his body over the edge. Eventually, I believe some fishermen found him in the water and they were able to grab the body. But he had a Rolex watch on.

00:49:20.53

Frank Perri

Now, Rolex watch is given you know their the fact that that they have certain serial numbers. They were able to back into who he was because they were sales receipts of who bought the watch. So that's how they were able to back into the identity of Ronald Platt. And from there, that's how the case started to unravel. And he was eventually extradited, I believe, back to back to Canada. He was found guilty of the homicide.

00:49:50.39

Frank Perri

And that's how they were able to get Albert.

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A Study in Crime™ Podcast

One of the cases I mentioned earlier before our break was Sally Rohrbach, who was an auditor with the the North Carolina Department of

Insurance. And this is a particularly sad one.

00:50:03.53

Frank Perri

Yes.

00:50:05.05

A Study in Crime™ Podcast

Tell tell us ah tell me a little bit about that.

00:50:07.90

Frank Perri

Sure. ah Sally, I believe, well yeah she worked as, from what I gather, an insurance investigator for the state of North Carolina. So there were complaints from an insurance agency that was run by an individual and the defendant named Michael Howell. He was basically stealing people's money and not using it to buy the insurance. She went there and started collecting information and she then relayed it to her ah her supervisor that basically that he was engaged in fraud.

00:50:42.91

Frank Perri

Now, from what I gather from what the ah Michael's wife said is that there appeared to be some type of discussion and then, by blunt force trauma, killed her and dumped her body, I believe, in the woods of South Carolina.

00:51:01.88

Frank Perri

Eventually, ah he was caught and it was a fraud it was a fraud detection homicide. He was a red-collar criminal. I believe that he was spared the death penalty because they said that if you can tell us where you, in fact, you know, hid the body, then they'll exchange his sentence for to be such that he won't face that anymore.

00:51:24.33

Frank Perri

I believe that that was the deal. But the bigger issue

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A Study in Crime™ Podcast

Interestingly, she didn't she didn't give her coworkers and any indication that there was any problems with Howell in her auditing.

00:51:33.28

Frank Perri

right right because and that's and and this is now we're getting into the signs all right this is about what happens where you might engage in a routine job i would venture to guess that uh mr warbach engaged in thousands of investigations going to areas and doing her job but

what happens is is that again if we don't believe that individuals that commit fraud or committing violence In a sense, you're, again, relying on that flawed narrative. So in a sense, you're you know, your intuition isn't telling you to be careful because if you don't believe white collar offenders are capable of violence, it's a non-issue for you. But there were signs.

00:52:16.64

Frank Perri

And there are certain signs where people who engage in fraud investigations, auditing, forensic accounting, compliance officers, it can be attorneys, for example, that are involved in these type of jobs, that if there are certain types of signs that you need to be careful of, don't ignore them. For example, are there kind of aggressive behaviors? are there Is there a certain language that you find disturbing?

00:52:46.44

Frank Perri

Are they sending you text messages or emails that are concerning to you? They cannot be ignored. And in addition, management should also not ignore these type of, if there's a complaint, for example, by their employees saying, you know what, I think that there's some safety concerns here.

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Frank Perri

They need to have some best practices on what they need to do in these cases when they do their job.

00:53:08.78

A Study in Crime™ Podcast
Absolutely.

00:53:10.46

Frank Perri

Like, what time of day are you going to to do this to do this audit or this investigation? Is it late at night? Is it in a remote area? Are you going as a team?

00:53:21.72

Frank Perri

You know, all these little things that I do believe that the professions should talk to their employees about because it is serious.

00:53:31.72

A Study in Crime™ Podcast

Well, and ah And the interesting thing is Michael Howe was, he was an insurance salesman. I mean, he was embezzling money, you know,

premiums from his his his customers, but not the kind of person that you would think to would do anything like that.

00:53:39.24

Frank Perri
Yes Correct.

00:53:48.16

A Study in Crime™ Podcast
But that brings me up something else I wanted to ask you about. What what he did is he grabbed a a computer stand and struck Roarbach with it and killed her. It wasn't premeditated.

00:54:00.45

A Study in Crime™ Podcast
It's kind of a spur of the moment. Are these red collar crimes, are they premeditated, are they planned, or?

00:54:05.11

Frank Perri
Right. Now, this is an interesting thing. You said at it that that it's that it wasn't premeditated. We don't know that. We don't know whether or not it was preplanned.

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Frank Perri
He was just waiting to see what she knew. Okay?

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A Study in Crime™ Podcast
Okay, I'll buy that.

00:54:22.70

Frank Perri
Yeah, that and you see, you see, this is where we have to be careful on on how we look at the case.

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A Study in Crime™ Podcast
Right.

00:54:29.84

Frank Perri
All right, this and that and that also drives the investigation, because this is where a lot of detectives make a mistake. They think that because the crime is horrific, that it was out of an emotional outburst.

00:54:43.68

Frank Perri

Absolutely not. Do not equate the the crime scene with being one out of anger or or a reactive violence. It could have been very planned like Christopher Porco. It's very cold.

00:54:56.81

A Study in Crime™ Podcast
Right.

00:54:57.49

Frank Perri

That's why people who may have certain personalities are able to plan the homicide with coldness, with ah with that that that sense of remorselessness where they're saying, this is gonna happen. I'm gonna plan it and it's gonna happen. Like moth to a flame, it's gonna happen. I'm not gonna get upset about it. It's just that I'm gonna do this. So the majority, I would have to say almost 100% of the ones that I found are instrumental violence. It's pre-planned.

00:55:27.46

Frank Perri

They think through it. But don't equate the fact that they're thinking through the plan means that it's a good plan. It's just that they're willing to take the time out to think about it and actually put something because they tried to superimpose their fraud skills. Again, I'm so good at this that I can also carry out a homicide. That's why many of them tried to rely on a murder for hire in order to distance themselves from the kill.

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A Study in Crime™ Podcast

And people need to watch more TV. They always get caught.

00:55:56.17

Frank Perri

Many of them do and especially many of the red-collar criminals will get caught especially the murder for hire which is Absolutely unbelievable in terms of that sense of immunity that sense of entitlement where they try to hire somebody from jail They actually try to hire the killer while they're in sitting in jail.

00:56:15.46

A Study in Crime™ Podcast

Well, often turns out to be an undercover cop or snitches on them.

00:56:18.04

Frank Perri

which happens to be yes exactly exactly there was one in terms of those in terms of the psychopathy if you want me to her name was shante kines i'm not too sure if you want because this was a female and she she is as diabolical as they come also her and her son where

for years her criminal history goes back 40 years and in fact she was one of the few people that went to federal prison for

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A Study in Crime™ Podcast
Sure.

00:56:45.40

Frank Perri

what would be called slavery Because what she would do is take undocumented ah workers and basically lock them in her house and not let them out and abuse them. She actually went to prison for that, committed fraud. And in terms of this case, her and her son were committing fraud against ah multiple people.

00:57:07.82

Frank Perri

And one of them, his name was I believe David Kasdan. Basically she was committing mortgage fraud on his identity. David confronted her and she told her son he knows too much. We're gonna have to do something about it. Now this is a case again and where you have mother and son kill teams. She sent her son Kenny out and he put a bullet right in the back of his head while he was in the house. And then he dumped his body I believe near the Los Angeles airport in one of those dumpsters.

00:57:36.13

Frank Perri

On the way back home he actually stopped by a florist shop and bought flowers to for his mother because he believed that he had done such a great thing for the mother.

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A Study in Crime™ Podcast
unbelievable.

00:57:47.11

Frank Perri

He yeah and in fact they also went to the Bahamas they killed a banker there and they and what they did so was they they sedated him again here we go with the cit sedation and they took turns drowning him in his bathtub and then dumping his body out into the ocean.

00:58:02.94

Frank Perri

So that was another homicide. There are other homicides, but I'll take a pause there. But she, again, what does the anecdotal evidence show? Well, there were several ah experts who said that she displayed the psychopathic traits of remorselessness, of coldness, of no guilt.

00:58:24.42

Frank Perri

Often what they say is that psychopaths of this nature, they are called prisoners of the present. And that is about as perfect of a statement that I that I remember reading. What does that mean? What you often see with psychopaths is that they keep repeating the same thing over and over again. It's like they don't learn.

00:58:43.76

Frank Perri

Why is that? Because they're in they have the it's hard for them to project into the future in terms of what the outcome is. They may be they may be they maybe feel like they're immune from punishment, but they also don't reflect on the past about what they did to learn from it because they don't see anything wrong.

00:59:06.18

Frank Perri

That's why it's that it's really interesting that they're prisoners of the present and that they make those mistakes over and over again.

00:59:14.90

A Study in Crime™ Podcast

Well, speaking of hiring a hit man, the last case I wanted to talk to you about is James Buncheon and Sing Tan. these were They exploited Cambodian immigrants with their their Ponzi scheme.

00:59:27.23

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and This is an essentially affinity fraud. Is that what you would call it?

00:59:30.84

Frank Perri

Yeah, yeah, it's a Yep, these would be basic their predatory financial fraud offenders. They are predators. They actually are out there on the prowl. No differently than a drug dealer would look for an addict to sell their drugs.

00:59:43.59

Frank Perri

In this case, you're looking for people to exploit financially.

00:59:47.74

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And they essentially preyed on the the Cambodian community.

00:59:47.88

Frank Perri

So basic

00:59:50.90

Frank Perri

Right. The Cambodian community, they are Cambodian. And what happened is that they were engaging in a Ponzi scheme. The Cambodian community was giving them money until, of course, the Ponzi scheme collapsed.

01:00:05.38

Frank Perri

They were they were caught and they yeah as often they do.

01:00:06.49

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As they always do.

01:00:11.33

Frank Perri

the uh sangtan the wife uh she was found guilty and she went uh did her time but while james the husband was in prison he tried to hire somebody to go and kill the victims that he was preying upon that gave them money because they were going to testify against him What he had was an actual price menu. I believe it ranged between \$10,000 and \$20,000. And the price on one of the victims depended on how important they were to the prosecution case. So one one person might be worth to kill about \$19,000. Another one may be \$11,000, depending upon how much value in his mind having them removed ah would benefit him.

01:01:00.50

Frank Perri

and I believe it was an undercover cop so again that sense of of just absolute immunity that super optimism that I'm that good that I'm not going to get caught even when I'm in jail what I would what I would share with you is that I think

01:01:13.83

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Frank, I will give you the last word. What do you want the listeners to know about red-collar crime?

01:01:24.72

Frank Perri

that what I would say is that one needs to be aware of what I call the seduction of appearances. and that seductions can lead to a false sense of security of who we are actually dealing with. Unfortunately, individuals that we think would not be capable of horrific acts are capable of them. They should be studied, and I've tried to put together a wonderful book and a template to explain both white-collar crime, red-collar crime, and also at the organizational level, the frauds that occur, and that we should not ignore warning signs if they should surface.

