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Women embezzlers increasing across nation

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By: **Abby Simons**, Star Tribune (Minneapolis)

April 08--As a veteran criminal defense attorney, Craig Cascarano has defended scores of women accused of embezzlement.

After his own secretary wrote more than \$12,000 in checks to herself with law firm money, the Minneapolis attorney also knew what it felt like to fall victim to one.

In an era dominated by male Ponzi schemers who have become household names by bilking investors out of millions, more women are being accused and convicted of stealing from their employers -- ranging from churches and mom-and-pop shops to massive financial institutions.

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The Boston-based Marquet Report, which analyzes prominent embezzlement cases with losses of more than \$100,000, found that women made up 64 percent of the alleged perpetrators nationwide. The most common form of embezzlement was forgery or the unauthorized use of company checks.

"It's really been a problem, and it's a significant problem," Cascarano said of the high number of women who embezzle. "But I don't know if it's indigenous to women. It seems that when I have a woman client who's charged with some sort of theft or embezzlement, clearly they have carte blanche authority with the money."

Among Cascarano's clients was Pam Dellis, a former state Revenue Department auditor who is now serving a five-year federal prison sentence for conspiring with two female family members to defraud the state of nearly \$2 million to feed a gambling addiction.

Unconventional wisdom

Cascarano said the trend is easy to spot. Its origins are not.

Of 29 high-profile Minnesota embezzlement cases the Marquet Report studied since 2008, 18 were carried out by women, with victims ranging from law firms to school districts and even a child abuse resource center.

In all, the Minnesota women allegedly took nearly \$3 million.

Of the top 10 cases nationwide last year, six perpetrators were women -- although women stole less money overall than men.

Aside from Dellis, Minnesota's most prolific embezzlers include:

- Kathleen Cicmil, 56, an ex-real estate agent sentenced to nearly two years in prison for stealing \$300,000 from the Hibbing real estate company where she worked for 18 years.
- Former Minnesota Power executive Susan Kay Thompson, 53, who allegedly stole more than \$218,000.
- Ex-Freeborn County Commissioner and real estate agent Linda Kae Tuttle-Olson, who stole just under \$1 million from the escrow accounts of her clients.
- Alberta-Chokio School District employee Liane Claassen, who stole \$275,000 by giving herself regular pay raises and hiding money electronically between accounts.

Prosecutors say Ava Marie Hamilton, 51, of Coon Rapids, stole \$550,000 from Theros Restaurant Group, where she worked as a bookkeeper, because she was addicted to gambling. She is scheduled to stand trial for nine felonies this month.

"Conventional wisdom has always been that the white-collar criminal is always this white male, middle-aged upper management guy. Year after year after year, it blows that conventional wisdom out of the water," said Christopher Marquet, who developed the embezzlement report and said women have been responsible for two-thirds of the cases for four years running.

Gambling a key motive

Motive and opportunity are the main factors as to why more women embezzle, said Mark Osler, professor at the University of St. Thomas School of Law and a former assistant U.S. attorney in Detroit.

Women dominate "pink-collar" professions, such as bank tellers, office workers and bookkeepers, Osler said -- jobs that entrust them with handling money.

Motives, he said, run the gamut from health care costs to drug addiction. Chief among them is gambling, which accounted for 22 percent of cases in 2011, according to the Marquet Report.

It makes sense given that most embezzlers in the end have nothing to show for it, said Elizabeth George, CEO of the Duluth-based North American Training Institute, which deals exclusively with gambling addiction.

"Every time I pick up the paper and see a trusted and valued employee embezzle \$250,000, I wonder if that person has a gambling addiction," George said.

She added that most women who embezzle often keep track of what they spend, with the intention of paying it back.

"It doesn't mean it's not a crime, but I think there is some uniqueness with someone who has a gambling addiction versus someone who makes a theft of opportunity," George said. "Where some would buy things for their house or take a trip, a woman with a gambling addiction has nothing to show for it."

Cascarano estimates that 90 percent of the cases he has seen involve a gambling or alcohol problem. Rarely, he said, is greed a sole factor. Large-scale Ponzi schemes like those run by Bernie Madoff or Tom Petters, who scammed investors out of millions, are rare.

"Rarely do I see somebody come in and say, 'I was completely greedy and I took \$2 million,' " he said.

That's also why it's rare to see women pay the money back, Cascarano said, calling restitution a "pie-eyed concept." They're likely stealing because they don't have any money in the first place, he said. His ex-secretary, who received a two-month jail sentence, is among them.

"We've seen zero," he said. "Not even an apology."