

Even more proof that truth is stranger than fiction.

# Dumb and Dumber

BY JOSEPH T. WELLS

How stupid can some people be? Read about the exploits of some not-so-bright crooks, following in the spirit of a May 2003 *JofA* article, "[The World's Dumbest Fraudsters.](#)"

**D**id you hear the one about the bank robber who wrote a holdup note on the back of his own utility bill? We've come to expect that the garden-variety crook may not be the sharpest knife in the drawer, but fraudsters are supposed to be smarter, aren't they? Sit back, have a laugh and decide for yourself.

## DOCTORING CREDIT CARDS

Wanda H., who had a trusted position at the Stanford Medical Center near San Francisco, needed to decorate her new home. So she accessed financial data belonging to some of the more prominent doctors at the facility and used their credit card information to pay for the furnishings. She was home free, so to speak, until she invited the same doctors to a housewarming party. They quickly figured out what was going on and reported her to the police.

## ATTENTION, WAL-MART SHOPPERS!

Alice P. went on a shopping spree at a Georgia Wal-Mart, filling several carts to the brim. When the cashier totaled up \$1,672 in merchandise, Alice handed the worker a \$1 million bill and asked for the remaining change in cash. Knowing the largest U.S. bill in circulation was \$100, Wal-Mart called the police. "This is the first time in my law enforcement career that I've seen someone try to use a \$1 million bill," said local police chief Almond Turner, who promptly arrested Alice.

## EXTENDED STUPIDITY

No one had seen Joseph G. of Philadelphia steal the credit card. And as he had carefully disguised himself, it was impossible for the clerk at the stereo store to identify the person who actually charged \$2,700 for a premium sound system. How then were the police able

to arrest him so quickly? It seems the hapless fraudster also had purchased extended warranties on the new gear—using his real name and address.

### **A TICKET TO JAIL**

Looking for a bit of extra cash to pay for a computer and printer, Anthony G. of Madison, Wisconsin, hatched a plan: He'd print fake parking tickets and mail them to local citizens. Anthony even rented an extra-large post office box for the money that no doubt would be pouring in. But the only thing that poured in was the cops. How did they find him? Although the tickets looked real enough, all of them had the same identification number—which just happened to match the one on his own recent parking ticket.

### **PARDON ME?**

Albert D. was serving a long sentence in a federal penitentiary near Tampa, Florida, when he came up with a plan to build a nest egg to use when he was released. He told fellow inmates that, for a fee, he could get anyone a pardon directly from the president of the United States. Albert managed to collect \$90,000 before anyone had the sense to ask, "If you can get anyone a pardon, why are *you* still behind bars?"

### **THE DISAPPEARING ACT**

Jeffrey P. of West Lafayette, Indiana, thought he had devised the perfect crime: He'd write checks using disappearing ink. By the time they were processed for collection, he reasoned, the ink would be gone and his account wouldn't be charged. But enough traces of the ink remained so the police were able to easily figure out the scam. It also was simple for them to track Jeffrey down; his name and address were preprinted on the checks—in regular ink.

### **HACKING INTO JAIL**

Lars H. of Copenhagen, Denmark, had a highly illegal hobby: hacking into computers to obtain bank account and credit card information. But Lars's pastime came to a sudden halt when he tapped into the data of one individual—Arne Lindstrom, head of the Copenhagen police department's computer crime unit.

### **THE DIGITLESS DENTIST**

John R., a Jacksonville, Florida, dentist, had grown tired of his profession and he wanted out. So he hatched a plan with his two brothers to cut off one of his pinky fingers and claim it was a wood-chopping accident. That way, John would be disabled and could claim a large insurance settlement. The day of the crime, though, he got cold hands—so to speak—but his brothers didn't; they forcibly held him down and hacked off his finger.

Sure enough, John collected a \$1.3 million check from his insurance company. Part of the proceeds went to buy the digitless dentist a yacht he named Minus One. And he paid his brothers a total of \$45,000 for their assistance. That's when the real problem began: They wanted a half-million bucks. Rather than pay up, John contacted the FBI and reported

that the two were attempting to extort money from him. After hearing the whole story, the authorities charged the three brothers with insurance fraud. They all went to prison.

### **A MOUSE STORY**

Carla P. and her son Ricky were enjoying a meal in a chain restaurant in Newport News, Virginia, when Carla discovered a dead mouse in her bowl of vegetable soup. The quick-thinking Ricky took pictures of it with his cell-phone camera. Not wanting to expose the popular restaurant to the negative publicity a lawsuit would bring, the pair magnanimously proposed turning over the photos to the chain in exchange for a one-time payment of a half-million dollars.

But when the restaurant owners met with them to hand over a check, Carla and Ricky were arrested for attempted extortion. A forensic examination and autopsy of the rodent revealed that it hadn't been cooked, and no soup was found in the mouse's innards; the creature had, instead, died of a skull fracture.

### **THE FINAL STRAW**

Anthony C. of Hillsborough, New Jersey, loved to write checks. The problem: He didn't have the money to cover them, so he bounced nearly \$50,000. During the trial, Anthony's lawyer said his client suffered from an obsessive-compulsive disorder that made him want to please people and led him to purchase things he couldn't afford. The judge didn't buy that argument and ordered him to jail.

Two days before beginning his sentence, he gave his girlfriend nearly \$8,000 in bad paper. But the final straw was a doctor's note Anthony gave authorities stating he was unable to serve time behind bars because of his medical condition. The note was a forgery.

### **DEAD GIVEAWAY**

An unidentified man from Johannesburg, South Africa, told three friends he hadn't been feeling well for quite some time and believed he was eligible for a monthly disability check. The man must have been worse off than he thought—he died a short time later. But his friends didn't tell anyone. Instead, hoping to collect the monthly check for themselves, the threesome dragged the man's lifeless body to the welfare office and propped him up for a required fingerprinting, telling the clerk he had just passed out. But the corpse's cold, stiff hand was a dead giveaway. The clerk called the cops.

### **LOONEY TUNES**

A New Orleans grocery store customer, Ashlie W., finished her shopping and wrote a check to the store in the amount of \$259.17. The clerk, Gennifer Robinson, asked to see some identification. After examining the ID, Robinson said, "I'll need to get the manager's approval on this." She left the customer standing in the checkout line. Within minutes Ashlie was arrested for forgery.

It didn't take Robinson a lot of detective work to figure out the attempted fraud. The distinctive check had a Looney Tunes background—the kind the clerk herself had. Then there was the name on the check, “Gennifer Robinson”—the same as the clerk’s—whose purse, containing her checkbook and driver’s license, had been stolen days earlier. Yet, there was Ashlie, standing in front of Robinson, trying to pass herself off as the clerk.

Though the stolen purse held four different picture IDs, Ashlie apparently hadn't looked too carefully. Robinson said, “I still don't know how she didn't realize it was me.”

### **...AND THE LAW WON**

Attempting to tug at the heartstrings of the local citizenry, Norm M. of Sterling Heights, Michigan, claimed his ex-wife had kidnapped their daughter. So he held an event—complete with food and music—to collect money to get her back. But cops knew the fund-raiser was a scam. About 50 people were in attendance when an undercover policeman took the stage and sang a karaoke version of “I Fought the Law.” When the song was over, the officer handcuffed Norm and hauled him off to jail.

### **BRAGGING RIGHTS**

Humberto P. of San Antonio, Texas, was a big fan of a radio talk show. So when the station invited listeners to call in and reveal the biggest lie they'd ever told, he just couldn't resist. Referring to himself as John, he bragged about having a friend steal his truck so he could file a false insurance claim and collect \$7,000. The fraudster even provided details on where and when the truck was “stolen.”

Unfortunately for him, Steve McGraw of the FBI was listening to the same radio program. McGraw said a quick check of stolen vehicle reports led them to Humberto, who faces up to five years in prison for fraud. ■

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