

THE CHRONICLE

Newsletter for the Arizona Association of Licensed Private Investigators



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A Message from the Editor!

Greetings, AALPI Members!

It's hard to believe we are already half way through 2022! I hope you all had an amazing Independence Day weekend and found some time to relax, travel, or however you prefer to celebrate.

We are just two months away from our biggest event of the year - the AALPI Annual Conference in beautiful Scottsdale, Arizona! Check out the rest of this issue for further details about the big weekend and the link to register.

In this issue, you will also find enlightening articles by yours truly.

- *Ellie St. Aubin - Editor*

2022 ANNUAL CONFERENCE



By the time you read our next newsletter, we will be recapping how well the AALPI Annual Conference went and highlighting all the exciting events that went down. Don't miss out!

The Conference is set for **September 17th and 18th** at **Venue8600**, located at 8600 E. Anderson Dr., Scottsdale, AZ 85255.

[Click here](#) to register now! Costs for AALPI Members is \$179 and \$199 for Non-Members.

The Association will provide several experienced speakers (see next page), networking opportunities, coffee breaks, and a lively happy hour. We will see you there!

WANT THE AALPI MEMBER DISCOUNT? CLICK [HERE](#) TO LEARN MORE.



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2022 AALPI CONFERENCE LINEUP

A Sneak Peek

Saturday, September 17, 2022, Seminars:

Total Hours: 8

7:00 AM - 7:50 AM	Registration/Breakfast	
8:00 AM - 8:30 AM	Welcome to Conference - Bob Nalett - Vendor Introductions	
8:30 AM - 10:30 AM	Lonnie Dworkin – Digital Forensics Overview, A Practical Guide for Private Investigators	2 Hrs.
10:40 AM - 11:10 AM	Break with Refreshments and Snacks	
11:20 AM - 12:20 PM	Steve Mason - Case Study	1 Hr.
12:20 PM - 1:50 PM	Luncheon – Sponsored by NCISS	
2:00 PM - 3:00 PM	Davina Godley, Esq. - What a Defense Attorney Needs from a PI	1 Hr.
3:10 PM - 4:10 PM	Dr. Monte Miller - DNA Expert	1 Hr.
4:10 PM - 6:00 PM	Happy Hour for Attendees – Sponsored by W.A.D. and Forensics4U	

Sunday, September 18, 2022, Seminars:

7:15 AM - 8:15 AM	Registration/Breakfast	
8:30 AM - 9:30 AM	Rich Robertson - Legal Updates	1 Hr.
9:40 AM - 10:40 AM	Jim Nanos - Surveillance	1 Hr.
10:40 AM - 11:30 AM	Break with Refreshments and Snacks	
11:40 AM - 12:40 PM	Steve Enteman - Case Study	1 Hr.
12:40 PM	Conference Closing Statements – Bob Nalett	



WELCOME, NEW MEMBERS!

The AALPI community continues its growth. Please help us welcome the new members from the 2nd quarter of 2022:

Daniel Watson
Watson Investigations &
Truth Verifications

Cam Siewert
Magnitude & Direction
Investigations

Aaron Empey
Threat Mitigation Risk Control
Group

Silver Stapleton
Silver Stapleton
Investigations

Mahamed Farah
Trusurant Investigations

James Harter
Harter Investigations LLC

Jamie "JT" Turner
Fidelis Investigations AZ

William Willaby
Lone Star Private
Investigator

Gregory Kroeger
GK Investigations

Kellie Cavaricci
Blue Cove Investigations

INTERESTED IN BECOMING AN AALPI MEMBER?

[CLICK HERE TO LEARN MORE.](#)

Agency NW Investigations



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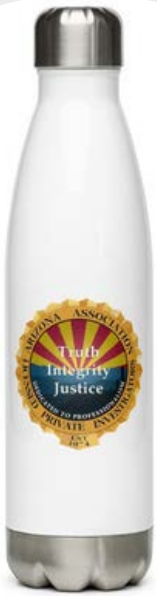
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WHAT'S NEW AT AALPI?

The moment we have all been waiting for is here...

The AALPI Shop is NOW OPEN



Coffe Mugs

Mouse Pads

Organic Tote Bags

Stainless Steel Water Bottles

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Unisex T-shirts



Visit www.aalpishop.com to shop all your AALPI swag now!

AALPI MEMBER SPOTLIGHT

This issue's spotlight shines on AALPI Member, Mario Bertuccelli

Mario Bertuccelli, Agency Owner at Gryphon Consulting Services, LLC is a Licensed, Bonded and Insured Private Investigator, Certified Private Process Server, Firearms Instructor, Drone Operator, Trainer, and Consultant.

Mario uses his expertise to assist attorneys, investigators, businesses, and members of the public on all matters from criminal, civil, legal, finances, to bank asset searches, mutual funds, brokerage accounts, and more. Mario conducts background checks, skip trace, surveillance work, personal and work-related matters, among a vast number of other specialties. Talk about doing it all!

Gryphon Consulting Services strives to provide thorough investigations while keeping everything completely discreet and confidential. The research team is extremely detail-oriented, delivering valuable, reliable services. If you are dealing with a complicated situation, Gryphon Consulting will do it right the first time.

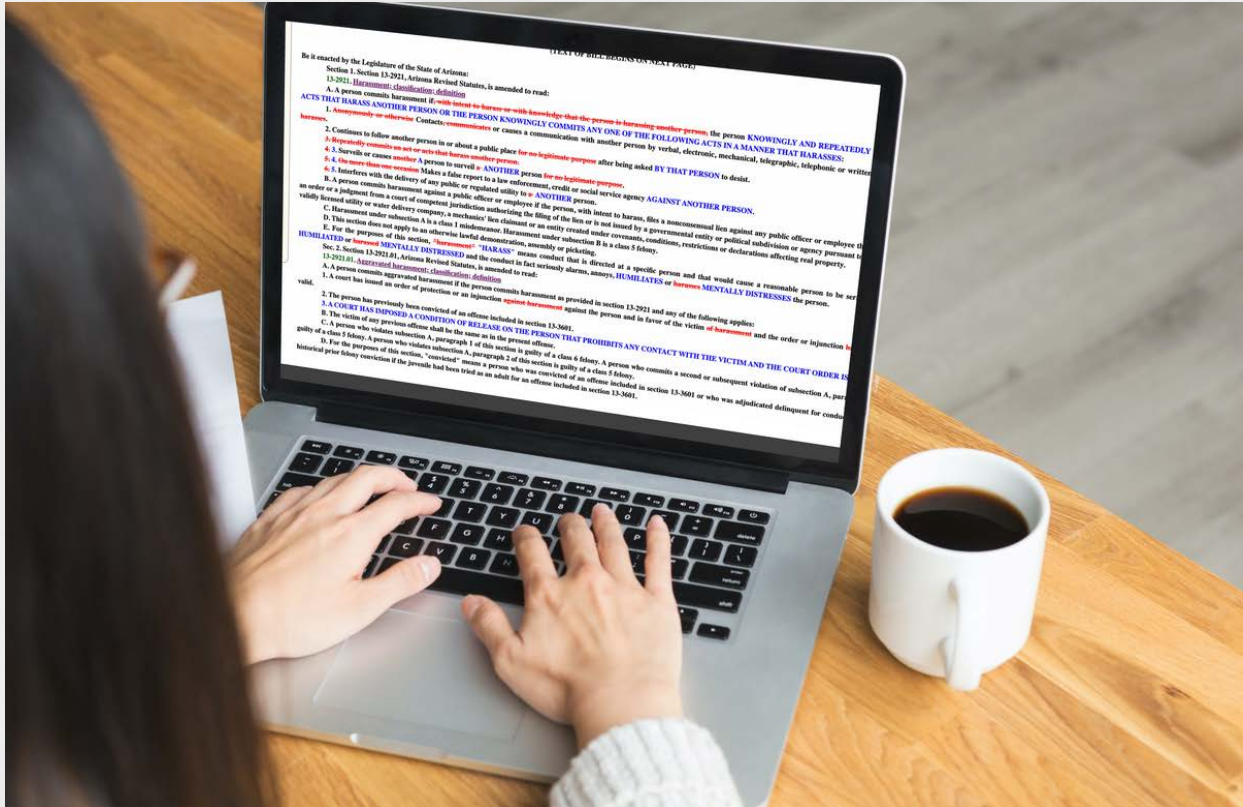
With over 20+ years' experience working within the military, law enforcement and an additional 7+ years in private investigation work, Mario is known for his ability to get results and will always go above and beyond for his clients.



Thanks for being such an exemplary member, Mario!

NEW AZ LEGISLATION

STAY APPRISED OF THE LATEST LEGAL UPDATES



"AZ Bill SB1633... What does it mean for us?"

For us investigators, the bottom line is that the harassment statute, ARS 13-29121, will now read that:

"A person commits harassment if... the person knowingly.... surveils or causes a person to surveil another person.... however, this section does not apply to:

A professional investigator or peace officer who is licensed by this state and who is acting within the scope of the investigator's or officer's duties in connection with any criminal or civil investigation.

(Or) A certified and duly authorized process server who is acting within the scope of the process server's duties in connection with any judicial or administrative action or proceeding."

I want to give credit to investigators Rich Robertson, Justin Yentes, and the legislative committee of Arizona Attorneys for Criminal Justice (AACJ) for this amazing work! A team effort all around, AACJ lobbied against other aspects of the bill but was supportive of the exemption for us.

THE FRAUD TRIANGLE MODEL: A THEORY ON WHO COMMITS FRAUD AND WHY

**AUTHOR: ELLIE ST. AUBIN - EDITOR OF THE CHRONICLE
(ORIGINALLY PUBLISHED TO SUBROSAPL.COM, UPDATED & EDITED FOR THIS ISSUE)**

Have you ever considered what kind of people commit fraud, and why? Research has revealed certain behavioral traits that are common among most people who commit fraud, such as: living beyond their means, financial difficulties, entitlement, and belief of inadequate pay from their employer.

The surprising fact is that these individuals are not typically career criminals, liars, or even “bad people” so to speak. The choice to commit fraud is typically more situational than psychological and is based upon what is known as the “Fraud Triangle”, which originates back to 1973 when the hypothesis was first presented by as originated from Donald Cressey:

The “Fraud Triangle” can be used to determine the reasons why someone committed a crime after the fact, but it should also be looked at as a method of recognition and **prevention of fraud**. Here is how it works:

- The tip of the triangle indicates **pressure or incentive**. A fraudster is typically motivated by either a financial or emotional force (or both). For example, someone might be on the verge of losing their home and is feeling under extreme pressure to keep their family safe, or they might be going through a divorce and intense custody battle, which could heavily affect their emotional stability (and even financial).
- The next point of the triangle indicates **opportunity or access**. Of course, an opportunity to commit fraud must be presented in order for it to be taken. The individual may seek the opportunity out, but more often than not they are already in a position of having access to certain funds or aspects of a business, where committing fraud is possible. In insurance fraud or worker’s compensation cases, the “opportunity” being presented is the accident or situation the individual was involved in.
- The third point of the triangle indicates **rationalization or justification**. A person might continually visit this corner of the triangle, as the justifications of their actions live here. The person committing fraud might have one reason that continually pushes them to continue their behavior or a plethora of justifications that build up as time goes on. A common theme behind embezzlement fraud is that the individual believes their employer truly *owes* them that money for one reason or another (realistic or made-up). They may rationalize their actions by believing their family *needs* the money or by simply believing no one will notice (or care)! Whatever the reason, there is always some sort of justification that convinces the fraudster to take the first step and continue thereafter.

THE FRAUD TRIANGLE MODEL: A THEORY ON WHO COMMITS FRAUD AND WHY

The “Fraud Triangle” should always be considered when investigating fraudulent matters because it does not discriminate between petty retail crime, insurance fraud, or high-stakes business embezzlement.

Although each human being is unique, there are several behavioral signs that are very common among fraudsters. According to the Association of Certified Fraud Examiners, Inc., the most common “behavioral red flag” displayed by perpetrators is lifestyle or living beyond their means (2016).

Desire for a lavish lifestyle is one of the top reasons individuals attempt fraud and continue to commit it over and over again. Imagine taking an extra \$200,000 from your company per year on top of your salary and you decide to purchase a \$1,000,000 home. Well, this “income” would certainly have to continue in order to keep up on mortgage payments, maintenance, and other lifestyle changes you are bound to have made. Similarly, when it comes to insurance fraud, particularly for personal injury cases, you may have to keep up an injured charade for months or years on end if you want the insurance money to continue to pay out.

Sounds exhausting, right? The lifestyle of a person who commits fraud seems to be a vicious cycle, and one that most people do not consider the end game of before making their first move... Once a fraudulent statement has been made, money has been taken, or a fake bank account created, it is essential for the individual to keep up with this scheme to avoid detection.

To stop funding a fake bank account or stop writing checks that have been issued every month for years would be more suspicious than to continue the illegal activity. In a fraudster’s mind, it is safer to keep up the scheme until they are caught, as someone might notice the change if they decide to call it quits on their own.

In an embezzlement situation, some red flag indicators are: very protective of work and work space; protective of accounting systems; “odd” behavior or uncooperative; sense of entitlement; big spending habits (and boasting); lavish vacations (or not taking any vacations for fear of someone else accessing the books); expensive hobbies; and intimidating/threatening others.

THE FRAUD TRIANGLE MODEL: A THEORY ON WHO COMMITS FRAUD AND WHY

So, what can be done to prevent fraud from occurring in the first place?

When it comes to preventing fraud as an attorney, insurance company, or anyone on the defensive side of the situation, a thorough investigation is crucial. Surveillance, criminal and civil history research, obtaining a driving record, social media investigations, family member or witness interviews, and other tactics can be used to really capture a good look at an individual's entire lifestyle and their daily activities, as we know a criminal history is not always the most revealing behavioral red flag when it comes to fraudsters.

Often, civil matters can be more revealing than a criminal history. A full background investigation can expose more than just criminal records. Someone may appear to have a "clean record," but maybe they just filed for bankruptcy, or maybe they owe \$100,000 in taxes. Perhaps they are claiming they can never work again, but in reality, they just started their own business. Many individuals hold professional or recreational licenses as well and have to renew them often, which they will do all the while claiming they cannot work (but they can go hunting or they're getting licensed as an esthetician).

This is why it is so important to investigate an individual as a whole.

What about preventing fraud within your own work place?

This can be done by separating responsibilities and tasks between the individuals who handle company money and assets. Ideally, there should not be one person writing and cashing the checks, at least without an additional person's approval required. Email and/or text notifications should be set up through a company's bank. A business owner should also conduct routine checks of the company's bank records, as well as corporate credit cards.

Set a company policy to check that all new vendors are real entities and not merely shell companies set up for illegal funneling. The more checks and balances within the company, the less **access and opportunity** for unwanted activities.

Running diligent background checks on employees and/or investors is essential prior to hiring but is also useful to revisit after their onboarding date. More than anything, knowing these behavioral red flags, practicing open communication within a workplace, and separating tasks appropriately will increase your awareness of your employees' intentions and keep the state of your business safe from theft.

WHAT'S TO COME?

Are you using a Licensed Investigator?

UPCOMING EVENTS

- AALPI's 2022 Annual Conference - September 2022

Interested in Volunteering?
Contact Bob Nalett at President@aalpi.org to start today!

Become an AALPI Member by visiting aalpi.com/aalpi-application-form/



The Arizona Department of Public Safety Licensing Unit regulates private investigators, private investigative agencies, security guards, and security agencies.

[Click to go to azdps.gov](http://azdps.gov) Licensing Unit

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