

Public Fraud and Corruption

Something we have to Control

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“Fraud and falsehood only dread examination. Truth invites it.”

-- Samuel Johnson quotes (English Poet, Critic and Writer. 1709-1784)

Fraud and robbery are similar acts of theft, with ***robbery using force and violence to take your assets*** (e.g. using a gun, a knife, brute force, etc.), and ***fraud tricking you out of your assets***, i.e. an intentional deception made for the fraudster’s personal gain. Fraud embraces all multifarious means which humans can devise to take advantage of another person or group.

Fraud is a deception, and includes a representation about a material point, which is false, and intentionally, or recklessly, is believed and acted upon by the victim, to the victim’s disadvantage.

Who commits fraud? Sadly, most people are capable of committing fraud, and most people adapt to their environments, which means, if an environment is of low integrity, poor controls, loose accountability, or is high pressure, it will tend to cause people to be dishonest. The stats further seem to indicate that about 30% of the population is always dishonest, 40% are situationally dishonest, and 30% are always honest. Also note that about 30% of fraudsters are women, which leaves 70% of fraudsters being men. Blaise Pascal, the 17th century mathematician and religious philosopher, observed that no one should expect to meet more than three or four honest people in a lifetime, so maybe conditions are improving.

The **Fraud Triangle**¹ was a tool originally developed by Dr. Donald Cressey, a criminologist and author of some 13 books and nearly 300 articles, and who had performed extensive research focused on fraudsters and embezzlers, to help explain the elements of fraud. According to Dr. Cressey, three factors are present when any ordinary person commits fraud:

- * **Pressure** (financial, vice, work related, lifestyle, etc.)
- * **Opportunity** (loose controls, management example, accounting system loopholes, etc.)
- * **Rationalization** (it’s owed to me, nobody will get hurt, the rich don’t pay enough taxes, etc.)

Supporting and helping identify these factors, G. Michael Lawrence, JD, CFE, and Joseph T. Wells, JD, CFE provided a useful discussion² of what constitutes modern day fraud along with examples:

*There is no such thing as an accidental fraud. **What separates error from fraud is intent**, the accidental from the intentional. Assume ABC's financial statements contain material false statements: Were they caused by error or fraud? The problem with proving intent is that it requires determining a person's state of mind. As a result, intent usually is proven circumstantially. Some of the ways we can help prove intent by circumstantial evidence include:*

Motive. *The motive for fraud is a strong circumstantial element. In the case of ABC Corp., for example, the CPA could attempt to prove the company was in financial trouble or that earnings per share, if correctly stated, would have fallen below analysts' expectations [**the pressure**]. Or, if managements' compensation is tied largely to earnings performance, documenting that would help establish motive.*

The Opportunity. *Management typically has the opportunity to circumvent or override controls over financial reporting. To prove this element the lawyers would call witnesses from ABC to testify and introduce documents relating to job descriptions. The CPA usually would help identify the specific control weaknesses or overrides that allowed the fraud to occur.*

Repetitive acts. *Should the financial statements contain a single false journal entry, a fraudster might be able to claim it was an error. Or if an employee steals once, he or she may be able to explain that away. **Frauds, whether involving asset misappropriations or fraudulent financial statements, usually are not single acts.** For example, assume that someone at ABC Corp. decided to inflate last year's earnings by falsely debiting accounts receivable and crediting sales. Since one single large entry might draw attention, it is more likely there would be numerous false entries of smaller amounts. This fact makes it more difficult for the ABC fraudster to claim it was an error.*

Witness statements. *Circumstantial evidence rarely can be sufficient without the statements of witnesses. In a typical financial statement fraud case, management directs underlings to make the fraudulent entries. The CPA typically would identify the potential witnesses, such as bookkeepers or other accounting personnel, who may have made the fraudulent entries.*

Concealment. *Honest people rarely have the motive to conceal their acts. Therefore, if, for example, the CEO ordered the destruction of key ABC documents prior to an audit, this could be powerful circumstantial evidence of intent.*

Victim reliance. *Even when there is a material false statement and the intention to deceive can be proved, it does not meet the legal test for fraud **unless there is a victim who relied on the false statement.** That usually is proven by having the ABC shareholders testify they would not have invested had they known the true financial condition of the company. It may be even more challenging to prove reliance by banks extending loans, especially*

in cases involving self-employed borrowers who default on an obligation. In many such cases, the bank would have secured the loan with lots of hard collateral, or it may have done its own due diligence, thus making it difficult to prove it actually had been relying on the financial statements when credit was approved.

Damages. *The final legal element of fraud concerns damages – usually in terms of money. In some federal criminal cases – for example, bank frauds*

– an actual loss is not required. But normally, even when there is a material false statement, intent and victim reliance, there is no fraud if the victim is not damaged. For example, the shareholders of ABC hardly would be filing suit if the price of the stock went up as a result of the other elements' being uncovered.

The third element of Cressey's Fraud Triangle, **rationalization**, always includes some rationalization that the fraudster uses to justify his criminal activity. It could be as simple as 'I needed the money,' or maybe, 'I was just trying to help the company,' to something far more nefarious such as payback for not getting a raise or a promotion, or, in the case of an elected official, something perceived as being owed for services rendered.

The earliest known fraud in America was centered around phony health cures, and probably started soon after the Pilgrims landed on Plymouth Rock. Political fraud and public corruption may not have been a very big issue in the early years since there were little personal gains from being in office. Office? What office?

Since early America was primarily agricultural, fraudulent land schemes accompanied the rapidly growing market for rural living and farming products. Although many of the early land dealings were honest, it did not take long for land swindles to commence, and fraudsters included both land buyers and sellers. Early justice against fraudsters included disputes being settled with fists, knives, and guns. Laws intended on protecting deeds, claims, and land records came later. But that wasn't all that was going on.

In early Massachusetts, young William Linsey's escapades as a fraudster and ultimately as a burglar caused him to end up in 'gaol' and being executed in Worcester, on October 25, 1770 at the youthful age of 24. This time around, and after several previous and successful attempts to provide cover for his misdeeds, Linsey received no mercy from the court, nor did he find the necessary means of escaping his ultimate punishment.³

Because most fraudsters get caught, there are usually no winners in the crime of fraud. Everybody loses. The victim loses time, energy, and resources trying to recover from the fraud, and the perp gets punished with jail time and/or monetary repayment. Spending 15 years in jail for faking a few purchase orders and living well for a while just doesn't seem all that worthwhile, does it.

What Does Our Government think of Fraud?

Government policies, in general, do not support or encourage fraudulent activities of any

kind, by any individual or group, and many government laws and policies provide penalties for fraudulent behavior. In fact, our government says it wants your help in pursuing criminal fraud activities.

Government agencies to which we are encouraged report frauds and scams⁴ include: The Federal Trade Commission, National Fraud Information Center (actually a non-government org), U.S. Postal Inspection Service, U.S. Secret Service, Securities and Exchange Commission, the Internal Revenue Service, the Bureau of Prisons, states Attorney Generals, and under the Department of Justice, we have the U.S. Attorneys, Federal Bureau of Investigation, and the U.S. Marshalls. There's a lot of our law enforcement dedicated to the apprehension and conviction of fraudsters.

Along that line of thought, OnGuardOnline.gov⁵ provides practical tips from the federal government and the technology industry to help you, as a citizen, to be on guard against internet fraud, secure your computer, to protect your personal information, etc.

Within the federal government, the United States Secret Service is responsible for maintaining the integrity of the nation's financial infrastructure and payment systems. As a part of this mission, the Secret Service constantly implements and evaluates prevention and response measures to guard against electronic crimes as well as other computer related fraud.⁶

The FBI investigates matters relating to fraud, theft, or embezzlement occurring within or against the national and international financial community. These crimes are characterized by deceit, concealment, or violation of trust and are not dependent upon the application or threat of physical force or violence. The following are 24 of the most common frauds and scams that the FBI investigates:⁷

Common Fraud Scams

- Telemarketing Fraud
- Nigerian Letter or "419" Fraud
- Identity Theft
- Advance Fee Schemes
- Health Care Fraud/Health Insurance Fraud
- Redemption/Strawman/Bond Fraud

Investment-Related Scams

- Letter of Credit Fraud
- Prime Bank Note Fraud
- Ponzi Schemes
- Pyramid Schemes

Internet Scams

- Internet Auction Fraud
- Non-Delivery of Merchandise
- Credit Card Fraud
- Investment Fraud
- Business Fraud

- Nigerian Letter or "419" Fraud

Fraud Target: Senior Citizens

- Health Care Fraud/Health Insurance Fraud
- Counterfeit Prescription Drugs
- Funeral and Cemetery Fraud
- Fraudulent "Anti-Aging" Products
- Telemarketing Fraud
- Internet Fraud
- Investment Schemes
- Reverse Mortgage Scams

Corporate fraud remains one of the highest priorities for the FBI. At the end of 2009, 592 corporate fraud cases were being pursued by FBI field offices throughout the United States, several of which involved losses to public investors that individually exceed \$1 billion.⁸

Corporate fraud investigations involve [investigating, identifying, and evidencing] the following activities:

(1) Falsification of financial information, including:

- (a) False accounting entries;
- (b) Bogus trades designed to inflate profit or hide losses; and,
- (c) False transactions designed to evade regulatory oversight.

(2) Self-dealing by corporate insiders, including:

- (a) Insider trading;
- (b) Kickbacks;
- (c) Backdating of executive stock options;
- (d) Misuse of corporate property for personal gain; and,
- (e) Individual tax violations related to self-dealing.

(3) Obstruction of justice designed to conceal any of the above-noted types of criminal conduct, particularly when the obstruction impedes the inquiries of the SEC, other regulatory agencies, and/or law enforcement agencies.

Interestingly enough, this specific FBI online report also notes at its end:

"Although public corruption is a national priority within the WCCP, it will not be addressed in this report."

What About Public Corruption and Fraud?

So, what about the subject of public corruption and fraud, and what, exactly, is public corruption? ***Political or public corruption is generally defined as bribery, graft, extortion, robbery, patronage, nepotism, cronyism, conflict of interest, and***

kickbacks. You can see the connections with the various crimes of fraud with the victim instead invariably being the taxpayer, and concealment being a common thread between fraud and public corruption.

By the time of the War for Independence, political corruption had already become a problem for the colonists. Royal governors and corporate placemen used their official positions to enrich themselves. With the availability of land, bribery and graft led to highly unethical practices. Colonial merchants ignored tariff duties and mercantile regulations. One of the goals of the new Constitution of 1787 was to limit political fraud and corruption.

The Founding Fathers were irate at the fraud of the Europeans as can be seen in this quote from the **Federalist Paper No. 10**⁹ as written by Madison:

*“The world may politically, as well as geographically, be divided into four parts, each having a distinct set of interests. Unhappily for the other three, **Europe, by her arms and by her negotiations, by force and by fraud, has, in different degrees, extended her dominion over them all.** Africa, Asia, and America, have successively felt her domination. The superiority she has long maintained has tempted her to plume herself as the Mistress of the World, and to consider the rest of mankind as created for her benefit. Men admired as profound philosophers have, in direct terms, attributed to her inhabitants a physical superiority, and have gravely asserted that all animals, and with them the human species, degenerate in America -- that even dogs cease to bark after having breathed awhile in our atmosphere.¹ Facts have too long supported these arrogant pretensions of the Europeans. It belongs to us to vindicate the honor of the human race, and to teach that assuming brother, moderation. Union will enable us to do it. Disunion will add another victim to his triumphs. Let Americans disdain to be the instruments of European greatness! Let the thirteen States, bound together in a strict and indissoluble Union, concur in erecting one great American system, superior to the control of all transatlantic force or influence, and able to dictate the terms of the connection between the old and the new world!” [Emphasis added]*

The Founders believed the jury system was the greatest prevention against judicial fraud and corruption as seen by Hamilton’s comments in **Federalist Paper No. 83**:¹⁰

*The excellence of the trial by jury in civil cases appears to depend on circumstances foreign to the preservation of liberty. The strongest argument in its favor is that **it is a security against corruption**. As there is always more time and better opportunity to tamper with a standing body of magistrates than with a jury summoned for the occasion, there is room to suppose that a corrupt influence would more easily find its way to the former than to the latter.*

So, limiting and controlling fraud and corruption were clearly on the minds of the Founding Fathers when drafting the Constitution for the United States.¹¹

Corruption, like fraud, occurs when the three elements of fraud are present: **pressure**,

opportunity, and rationalization. Legislators and bureaucrats use their discretionary power over budgets, regulations, procurement, and taxation to reward themselves and private interests, while subverting the general welfare. Officials are motivated by bribes, campaign contributions, favorable investment opportunities, promises of jobs for themselves and family members, and other payoffs. The larger the government, the bigger the problem with corruption and fraud. And, because we are dealing with powerful elected and unelected government officials, *concealment of corruption crimes is often, maybe invariably, accompanied by obstruction of justice, another whole area of criminal behavior.*

In the FBI's world, the agency published a news posting on their web site¹² on March 26, 2010, asking for the public's help in identifying wrongdoing by public officials. To wit:

"...if anyone out there has any information about potential wrongdoing by a public official, please submit a tip online or contact your local FBI field office. Your help really makes a difference."

Supporting the idea of combatting public corruption, the FBI provides no less than twenty online news posts¹³ addressing and discussing the subject of public corruption. But, does the FBI do enough in its attacks against public fraud and corruption?

How bad is the political fraud and corruption in America today?

In an article published by the BBC in March, 2009,¹⁴ Mexican President Felipe Calderón discussed the drug trafficking problems and commented:

"There is trafficking in Mexico because there is corruption in Mexico," he told the BBC.

"But by the same argument if there is trafficking in the United States it is because there is some corruption in the United States... It is impossible to pass tonnes of cocaine to the United States without the complicity of some American authorities."

One of the hallmarks of our free society is our selection of our own leaders in an open and honest election process. Really? What about the potential problem with election fraud, which is the illegal interference with the process of an election? ***Acts of election fraud affect vote counts to bring about an election result, whether by increasing the vote share of the favored candidate, depressing the vote share of the rival candidates or both.*** Also called voter fraud, the mechanisms involved include illegal voter registration, intimidation at polls, and improper vote counting.¹⁵

Looking at recent years, and regarding potential election fraud in 2008, where local officials either allowed or perpetrated the actual fraud, Jon Christian Ryter¹⁶ documented problems he saw with the total election vote counts, and Fred Dardick¹⁷ wrote about perceived precinct fraud that occurred during the same election. Ryter points out in his article:

*The FEC reported that 56.8% of the registered voters voted. That's 96,992,000 actual votes cast by registered voters who voted once. But the total number of ballots in the ballot boxes totaled **132,618,580**. It appears that a lot of people voted a lot of times, (or a whole big, big bunch of ballots in a whole big bunch of States were simply added to the mix before or after-the-fact and counted with the legitimate ballots). Regardless how they got there, when you do the simple math, **there were 35,626,580 too many votes counted.***

Dardick makes the point in his own article that he thinks the 2008 election fraud followed a clear Democrat plan:

"The voter fraud stories so far are just the tip of a very large iceberg. No one really knows the full extent of the problem and the Democratic Party is counting on Americans to shrug it off as just another conservative conspiracy theory.

"But take it from a lifelong Chicagoan, it's not just Bosnia that needs election observers to keep voter fraud in check."

It should be noted that the final tally of votes cast in 2008 offered by the FEC is 131,313,820,¹⁸ and I am not sure why the difference with Ryter's tally, but you get the idea – there were just too many votes cast. So, the election fraud in 2008 may have been rampant, and we will never know who should have won the election, largely because the concealment efforts to cover the election fraud were thorough enough to destroy the individual precinct voter records, but not the raw total election count figures that Ryter discussed in his article.

But, was the 2008 election fraud unusual? Has election fraud been an ongoing problem through the years? Doug Jones¹⁹ at the University of Iowa thinks so:

There is no doubt that rogues have been corrupting scattered elections across the United States for two centuries. Joseph Harris devoted Chapter IX of his landmark 1934 book to this topic, clearly documenting numerous cases of fraud and providing a useful list of types of voting fraud. Edmund Kallina's study of the 1960 election in Chicago shows that the kinds of irregularities documented by Harris continued with little change 30 years later. While the technology has changed, and while we may be doing somewhat better today, there is no reason to believe that the rogues have lost interest.

The FBI weighs in on election fraud²⁰ and focuses on only a few areas of voter/election fraud, but it does list election-official corruption as one area of interest:

Voter/ballot fraud

- * A voter intentionally gives false information when registering to vote;
- * A voter receives money or something of value in exchange for voting in a federal election or registering to vote;

- * Someone votes more than once in a federal election (e.g., someone mails in absentee ballots in the names of dead people);
- * **An election official corrupts his or her office to benefit a candidate or party** (e.g., lets unqualified voters cast ballots).

It is interesting to see that 1) voter intimidation is not on the FBI's list, 2) although the Federal Election Committee had determined from a raw election count, there had been approximately 35 million too many ballots counted in 2008, we see no FBI investigations or arrests in connection with what may have been the largest election fraud in American history, and 3) there is no mention or apparent concern about huge illegal campaign contributions by the likes of Saudi Arabia and George Soros (a man who would destroy the United States).²¹

While we're on the subject of election fraud, it is worth observing that there are many millions of people who continue to challenge Obama's eligibility to be president because of his father's foreign citizenship (British Subject) and his refusal to provide a valid birth certificate and proof of his own eligibility. The evidence against Obama is mounting,²² and there are still a number of cases before the various courts, although many cases have been dismissed because of 'lack of standing' of the plaintiffs. Even Donald Trump has recently expressed thoughts about Obama's hiding his birth certificate.²³

Well, how about resolving the eligibility questions by simply doing background checks on presidential candidates? That would certainly help resolve questions about every candidate's qualifications, and after all, everyone with government security clearance has to go through similar FBI background checks. Good idea maybe, but let's read this excerpt from a radio interview of an FBI agent (Special Agent-in-Charge: C. Frank Figliuzzi) in which the agent makes the point that **the FBI does NOT perform background checks on elected officials**.²⁴ This, to me, would mean there is an open season for political miscreants, liars, and frauds to run for office.

(Mike Trivisonno Show, WTAM 1100, 7/02/08, Hr. 2.)

Caller – Do they perform background checks on candidates and fellows who are in Congress and the Senate and perhaps potential presidential candidates?

FBI – The short answer is no, no we don't, but they're given top secret clearances because they're members of Congress, or Senators, or even higher ranking officials.

Host – Time out. There are no background checks from the FBI on the people that lead the country, the United States of America?

FBI – Let me emphasize, *elected officials*. This is a democracy, the people have elected an official to represent them in Washington, and we do not routinely run background checks on those people.

Host – Even people running for president of the United States of America?

FBI – That’s correct.

How about that – we don’t do background checks on elected officials. No wonder there are so many miscreants in Congress. Remembering back to the period from September 19, 1881 until March 4, 1885, we can recall that we have already had one earlier alleged presidential usurper (Chester Arthur, also an attorney, BTW),²⁵ and Arthur, who performed similar actions to Obama’s actions, destroyed his own personal records in order to conceal his fraudulent activities (there’s that intent and concealment thing again). So, does this mean Obama is a usurper? The FBI, and the Department of Justice, both of which work for Obama, will never tell. At least not while Obama is in office. The FBI and DoJ will go after corruption at a lower level in the federal government, or go after corruption in state and local governments, but they won’t go after their boss. They are being politically smart, rather than legally fulfilling. Maybe we need an effective whistle blower program in the federal government – one in which political bias, personal recriminations, and fear for personal safety are not part of the equation. Can we actually ever do that?

I suspect the answer to the question concerned with checking a presidential candidate’s eligibility is: the checking must be done **before** the POTUS becomes Law-Enforcement- Officer-In-Charge.

Alternatively, perhaps the Department of Justice should become a separate branch of government where the conflict of interest in the Executive Branch will not be a problem for the American people. Or, maybe the DoJ should be simply broken up, staffed, and run by attorneys and police officers from the states. Under current operating circumstances, it appears that the POTUS and his staff are above the law and will never be apprehended by law enforcement within the federal government.

So, how do we tighten up our elections so that the people are assured of open and honest elections, not manipulated or controlled by some insidious force outside their control? The proposed Twenty-eighth Amendment²⁶ tries to provide tighter controls on the federal government and the election process, but as one attorney has already pointed out, the Twenty-eighth Amendment would not be needed if the government already abided by the Constitution. Can we figure out how to elect and hire only the 30% of honest people into government, or will we always have miscreants mixed into the batch of government?

And, if there is a cause of action against Obama because of his ineligibility, why does no one pursue the matter? The following is a post I borrowed from ReformUSA2012 on the alipac.us "**Barack Obama's citizenship questioned**" blog.²⁷ It helps us think through some of the reasons why so many people in DC are giving Obama a pass on his eligibility challenges.

“First off some major Republican and Rino names could get caught in the blast. Having Obama found ineligible would basically destroy the Democrat Party as it is now and allow charges of treason against many Democrat leaders across the country. However would also go after some Republicans.

“Second is it would set back the Minority movement 100 years because the

first minority President we had was ineligible and basically stole the POTUS. Just another reason to see the minorities as a criminal element we need to do away with in some eyes.

“Third and more importantly Republicans attacking and even dethroning Obama on an ineligibility issue would be seen by many minorities as the “white man” holding back the “black man”. It would be seen as a massive racial attack even with rock solid proof. Keep in mind the education level of many of the minority black and hispanics who would buy into the racial crap. This could severely hurt the Republican Parties attempts to reach out to minority Americans as they have been trying to say that the Republican Party is NOT the white mans party as they have been lead to believe.

“Forth is the risk if the Supreme Court decided to say that Obama was eligible. That opens the door wide open for children of illegal aliens running for presidency, Americans who were born and raised overseas with foreign ideals but were born to one American parent, and so forth. It could even be twisted quite easily then to say a NBC is an old term and now its only a Citizen opening the door eventually to Naturalized Citizens. Basically that could be done as all meaning to NBC would be removed meaning it would be ignored by a potential specific liberal SC ruling.

“Republicans instead chose the safer approach [which] was simply defeating him in 2012 which the majority think will be a hands down defeat. But more and more are breaking off as his treasonous crimes add up. But NONE want their name seen as for impeachment unless they are sure to have enough support to least pass the house and even likely the Senate.”

Speaking of the Supreme Court, why has it refused to hear any of the eligibility cases directly? Interestingly, someone figured out why Obama nominated Elana Kagan for the Supreme Court - she was his defense attorney in the eligibility cases.²⁸ All of the eligibility requests were denied, of course. They were never heard. But now she is sitting on the Court, and shows no signs she will recuse herself from future cases regarding Obama. Chicago payback? Probably. More corruption? Sure looks that way.

Summary

Fraud and corruption have been with America since the beginning, and have not diminished in significant percentages through the years, in spite of the increase in law enforcement personnel and the number of laws controlling our actions. For all forms of fraud and corruption, everyone except for the political elite and the hidden members of government get hurt in one way or another. Transparency and accountability in government would help here.

It would seem as organizations and governments get larger, the opportunities for fraud and political corruption seem to increase, which begs the question about whether either category of organization should be allowed unrestrained growth. Certainly smaller is more easily controlled, and the arguments for smaller governments and smaller businesses

provides more room for individual choices and liberties. Bigger is not necessarily better.

Businesses are creatures of the state and are controllable by the state. Governments in the United States are created by the people and must be controllable by the people. Representative government only seems to work when the people are actively involved in the governing process. I have written a separate document entitled ***'The Retaking of America'***²⁹ in which I offer several techniques for the people to provide active and involved oversight and control of their governments. One of my suggestions is the people's use of juries as a fourth branch of government, and as you may recall, this idea was mentioned by Hamilton in **Federalist Paper No. 83** as noted earlier. At any rate, and to continue:

Preventing fraud and public corruption opportunities includes a series of five steps: 1) having good internal controls, 2) discouraging collusion between employees and outsiders, 3) monitoring employees and providing a whistle-blowing hotline for anonymous tips, 4) creating an expectation of punishment, and 5) conducting pro-active auditing of activities.³⁰

We should observe that preventing fraud and public corruption is a great start, but is only a first step in controlling miscreant public activities. ***Prevention, combined with detection, investigation, and follow-up will provide a more complete program for fighting fraud.*** As we are all pretty well aware, none of this fraud prevention, detection, investigation and prosecution is installed in the highest levels of our government, and when we have corruption at the top, the rest of the system falls in line and becomes corrupt. People adapt. Fraud and corruption become easier. Governments fail.

So, good luck to us all in cleaning up this government corruption mess, but, remember, this is something we CAN and MUST do. But, like all good things, it may take a while...

EndNotes:

¹ W. Steve Albrecht, et al, ***'Fraud Examination'*** (Ohio, South-Western Press, Third Edition, 2009), 33-44

² G. Michael Lawrence and Joseph T Wells, ***'Basic Legal Concepts, Beware insufficient knowledge of the law,'*** October, 2004, <http://www.journalofaccountancy.com/Issues/2004/Oct/BasicLegalConcepts.htm>

³ Cohen, Daniel A, ***'Pillars of Salt, Monuments of Grace, New England Crime Literature and the Origins of American Popular Culture, 1674–1860'*** http://www.umass.edu/umpress/spr_06/cohen.html

4 Government agencies around the world to which you may report frauds and scams:
<http://www.consumerfraudreporting.org/governments.php>

5 OnGuardOnline.gov: <http://www.onguardonline.gov/about-us/overview.aspx>

6 U.S. Secret Service ***Criminal Investigations***:
<http://www.secretservice.gov/criminal.shtml>

7 Some of the most common scams that the FBI investigates:
<http://www.fbi.gov/scams-safety/fraud/fraud>

8 FBI ***2009 Financial Crimes Report***, Fiscal Year 2009 (October 1, 2008—
September 30, 2009): <http://www.fbi.gov/stats-services/publications/financial-crimes-report-2009>

9 **Federalist Paper No. 10**, page 35: <https://HighlanderJuan.com/the-federalist-papers/>

10 **Federalist Paper No. 83**, page 314: <https://HighlanderJuan.com/the-federalist-papers/>

11 **Constitution for the United States**:
<https://HighlanderJuan.com/constitution-for-the-united-states/>

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18 **Federal Elections 2008: Election Results for the U.S. President, the
U.S. Senate, and the U.S. House of Representatives**:
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19 Douglas W. Jones, PhD, The University Of Iowa, Department of Computer Science,
'***Threats to Voting Systems***' <http://www.cs.uiowa.edu/~jones/voting/nist2005.shtml>

20 Election Crimes and the FBI:

<http://www.fbi.gov/about-us/investigate/corruption/election-crimes>

21 ***'Unreported Soros Event Aims to Remake Entire Global Economy,'***

http://www.mrc.org/bmi/commentary/2011/Unreported_Soros_Event_Aims_to_Remake_Entire_Global_Economy.html

22 Stephen Tonchen – ***'Obama Presidential Eligibility - An Introductory***

Primer': <http://www.scribd.com/doc/50553313/Stephen-Tonchen-Obama-Presidential-Eligibility-An-Introductory-Primer>

23 "Everybody else has to. Excuse me. I really believe there is a birth certificate. Look, she's smiling. Why doesn't he show his birth certificate? I wish he would. I think it's a terrible pale hanging over him," Donald Trump told the ladies of "The View."

http://www.realclearpolitics.com/video/2011/03/23/donald_trump_to_obama_show_the_birth_certificate.html?sms_ss=facebook&at_xt=4d8a8702a275818b%2C0

24 ***'Obama eligibility, Senator Obama vetted?'***

<http://citizenwells.com/2010/11/28/obama-eligibility-senator-obama-vetted-fbi-agent-response-philip-bergs-assistant/>

25 ***'Historical Breakthrough – Proof: Chester Arthur Concealed He Was A British Subject At Birth,'***

<http://naturalborncitizen.wordpress.com/2008/12/06/urgent-historical-breakthrough-proof-chester-arthur-concealed-he-was-a-british-subject-at-birth/>

and ***'POTUS Usurper Chester Arthur Forced Military To Salute British Flag'***

<http://naturalborncitizen.wordpress.com/2009/08/19/potus-usurper-chester-arthur-forced-military-to-salute-british-flag/>

26 ***'Amendment XXVIII – The American Amendment,'***

<https://HighlanderJuan.com/amendment-xxviii-the-american-amendment-v9/>

27 Alipac.us ***"Barack Obama's Citizenship Questioned"***

<http://www.alipac.us/ftopic-137238-days0-orderasc-4100.html>

28 Here are some Obama eligibility cases listed on SCOTUS websites:

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-8857.htm>,

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-8857.htm>,

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-6790.htm>,

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-6790.htm>,

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-724.htm>,

<http://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/09-724.htm>

²⁹ **‘John Sutherland – The Retaking of America,’**

<https://HighlanderJuan.com/john-sutherland-the-retaking-of-america/>

³⁰ W. Steve Albrecht, et al, **‘*Fraud Examination*’** (Ohio, South-Western Press, Third Edition, 2009), Chapter 4

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