



STATE OF MAINE
OFFICE OF THE STATE AUDITOR

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AUGUSTA, ME 04333-0066

TEL: (207) 624-6250

Pola A. Buckley, CPA, CISA
State Auditor

B. Melissa Perkins, CPA
Deputy State Auditor

March 30, 2020

Honorable Janet T. Mills
Governor of the State of Maine

Honorable Troy Jackson
President of the Senate

Honorable Sara Gideon
Speaker of the House

I am pleased to submit the State Auditor's Fraud Hotline Quarterly Report for the period October 1, 2019 to December 31, 2019.

A summary of the complaints is attached.

Sincerely,

Pola A. Buckley, CPA, CISA
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STATE AUDITOR'S FRAUD HOTLINE – Quarterly Report

<http://www.maine.gov/audit/fraud/reports.html>

For the Period 10/1/2019 to 12/31/2019

A list of the complaints received from October 1, 2019 to December 31, 2019 begins on page four of this report. Details of the complaints are included. These complaints have been modified by OSA personnel to maintain the privacy of the individuals involved, but not for grammar.

This report is a quarterly report prepared in accordance with 5 MRSA § 244-E.4. It is prepared in addition to the semi-annual report.

All referrals are also sent to the Office of the Attorney General and the Office of Program Evaluation and Government Accountability.

Number of:

Complaints received (Number 502 to 516)	15
Complaints that were closed for not meeting requirements, or not allegations of fraud	2
Referrals made to the Office of the Attorney General	9
Complaints managed by Office of the State Auditor personnel	2
Referrals to the Office of Program Evaluation and Government Accountability	0
Referrals to the Department of Health and Human Services:	
Fraud Investigation and Recovery Unit	1
Referrals to Federal Bureau of Investigation	1

The types of complaints Office of the State Auditor personnel investigate include

- illegal acts affecting State government such as theft, fraud, and financial conflict of interest,
- financial fraud depleting resources or increasing expenditures of the State,
- significant abuse of State equipment or property,
- clear misuse of State property, programs, or work time for personal gain,
- gross misconduct with significant financial effects,
- consistent, wasteful conduct with significant financial implications, and
- kickbacks or similar acts involving return payments to State workers or vendors.

The types of complaints Office of the State Auditor personnel do not investigate, but the Office does generally refer these complaints to other State agencies or other government authorities:

- personal conflicts between individuals or domestic or other threats of violence,
- alleged improper acts by federal officials,
- personal gripes against State employees about personal matters,
- mistakes made by State personnel,
- insignificant matters or complaints without sufficient factual basis, and
- matters handled by other specific State investigation units.

The Office of the State Auditor does not have enforcement power. However, we work with governmental entities that do have enforcement power. This includes, but is not limited to, the Office of the Attorney General and the District Attorneys' Offices.

A legend for the abbreviations used in this report appears on page three.

Agency acronyms that may be used in the report:

AG - Office of the Attorney General

BMV – Bureau of Motor Vehicles (a bureau of the Department of the Secretary of State)

DAFS - Department of Administrative and Financial Services

DHHS - Department of Health and Human Services

DOL – Department of Labor

FIRU – Fraud Investigation and Recovery Unit (a division within DHHS)

FBI – Federal Bureau of Investigation

MRS – Maine Revenue Service (a bureau of DAFS)

OPEGA - Office of Program Evaluation and Government Accountability

OSA - Office of the State Auditor

Complaint number

502

Office, Bureau or Division within the Department or Agency that is subject to the complaint

None, Private Fraud alleged

Potential cost savings (ND for Non-determinable)

N/A

Recommended action (actual action taken, usually a referral)

Referred to AG

Statement regarding the degree to which the complaint has been substantiated

To be determined by AG

Complaint

My debit card information has been compromised I am in possession of my debit card and transactions were going through remotely on a fake card. I have contacted _____ PD to speak with them let them know whats happening and how to proceed. I have disabled transactions and submitted a stolen card request to the provider. I have submitted multiple emails explaining whats happened and will be contacting the at 7 AM eastern time tomorrow the 25th to speak with someone but the remainder of my money stolen and Im left with nothing. There was a 100.00\$ and a 8.00 transaction at a _____ that I do not have the location of yet. Its scarey because Im in possession of my card so that would warrant me thinking that someone stole my identity or information for illegal purposes. Please advise how to move forward.

Complaint number

503

Office, Bureau or Division within the Department or Agency that is subject to the complaint

None; Private Fraud alleged

Potential cost savings (ND for Non-determinable)

N/A

Recommended action (actual action taken, usually a referral)

Referred to AG

Statement regarding the degree to which the complaint has been substantiated

To be determined by AG

Complaint

Dear Maine.gov,

I received three IRS impersonation robocalls on my mobile phone on October 23 at 9:56 am, at 10:45 am and at 11:06 am from _____.

I blocked that number after the third call.

Thank you.

Best wishes,

Complaint number

504

Office, Bureau or Division within the Department or Agency that is subject to the complaint

None, Private Fraud alleged

Potential cost savings (ND for Non-determinable)

N/A

Recommended action (actual action taken, usually a referral)

Referred to AG, BMV

Statement regarding the degree to which the complaint has been substantiated

To be determined by AG, BMV

Complaint

An alleged horse trailer business operating under the name _____ lists its United States Inventory address as _____, _____, and responds to customer inquiries stating it ships from _____ zip code _____. However, there is no such address, and the state of Maine has no record of a business by that name.

Employees at the _____ Town Office recently responded to one phone call and one office visit from people who came to _____ because they had purchased a trailer from _____, but could not locate their address. The website lists no phone number. The customers had paid in advance.

Local horse enthusiast _____ reached out to the company posing as a customer.

"I tried to pretend I wanted to buy a trailer, so I inquired about it and they wrote me back and basically said they want you to buy the trailer without seeing it," said _____. She looked over the price catalog of trailers listed on their website, www._____, and said the prices were too good to be true, leading _____ to conclude the company is operating a scam.

"You don't get a fifth wheel horse trailer for \$4,500," said _____. "If there were horse trailers that cheap I would have bought one yesterday." _____ said trailers with living quarters rarely sell for less than \$15,000, and can cost more than \$100,000.

An email sent by this newspaper on Friday, Nov. 1 received a reply from _____ citing their _____ costs from zip code _____, and stating that their _____ warehouse is only open once per month, and will next open Nov. 30 from 10 a.m. to 5 p.m.

Anyone concerned about a transaction with this business should contact the Maine Office of the State Auditor by calling (207) 624-6250, or by emailing fraud.stateauditor@maine.gov, or by completing a web-based fraud report form at www.maine.gov/audit/fraud/form.html

Complaint number	505
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Closed from State handling as no response to informational request, forwarded to FBI
Statement regarding the degree to which the complaint has been substantiated	To be determined by FBI

Complaint

Maine Government Agencies :
Please audit _____, _____, ME : why are student loans paying tuition including stays at for four and five star hotels? Were the hotels paid at all? How was the deal made?
The founder and his spouse were lodged in a private villa outside _____. That is one example.
Did _____ loans pay for the villa, the lectures, and the students' room and board? They return yearly.
They haven't been asked to leave and not return. Unlike the invasion I experienced where I live by _____ faculty, staff, students, and ph.d. candidates. They set a bad example.
I already understood my longevity and my work options diminished significantly since then. Especially in my state of residence, _____. _____ relocates to _____ frequently.
Again : Were the luxury hotel properties paid for the rooms, food, and services such as hot water? This includes the _____ in _____.
This is not a factual example for we non-traditional students and anyone watching. The _____ who comprise 99 % of the student cohort perhaps think there are _____ to sustain the level of travel and luxury.
Students should assert the option to stay elsewhere and attend the residency coursework. I know I should have. It's not my dream to stay at any property to study, where less than a week's stay is greater than airfare I afford.
I spoke directly with _____ on this topic in 2016. And I'm on _____ for the first time and the _____ is not calculating my benefit rate from Q4 2018.
Sincerely,

Complaint number	506
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG

Complaint

I googled "_____ telephone number" to contact _____ because I was having an issues with online use. The 'agent' told me he could help and needed to connect to my computer. I have done this many times and felt safe enough to proceed. After 10-15 minutes he told me he found issues with some Windows files and it would cost \$199 to fix it. Being suspicious of the extra cost, I then realized the 'agent' was not from _____ because he had never given me a case number and that _____ doesn't fix Windows issues, they fix only _____ files and Viruses and that he wasn't asking me to sign up for further services but he was asking for a one-time fee. He had had time to lift financial files from my computer and my identity had been compromised. I'm not sure if reporting that here is the appropriate venue to report to my utilities or not.

Complaint number	507
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Attempted to obtain further information from complainant
Statement regarding the degree to which the complaint has been substantiated	Closed
Complaint	<p>My human resources department at _____ in _____, contacted me concerning a fraudulent "Department of Labor Unemployment Claim" filed in my name. She said it was from someone with a _____ address and they referenced the last 4 digits of my social security number.</p> <p>Thank you.</p>

Complaint number	508
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG

Complaint

My husband's company _____ was a victim of check fraud after finding 3 suspicious copies of checks on most recent bank statement. These checks were written in the month of October to a legit company called _____, owner _____ (ph. _____). First check was dated 10/10/2019 in the amount of \$300.00, second check was dated 10/15/2019 in the amount of \$905.00, and the last check was dated 10/17/2019 in the amount of \$250.00. I contacted our bank, _____ who filed a report on their end and was able to refund the money into the account and set up a new account. I also contacted _____ the owner of _____ to make her aware she has received stolen/falsified checks and gave her the specific check numbers and amounts. She was able to find the client in her computer by the name of _____ (my guess is a false name). _____ tried to contact this client by phone with no response. Yesterday 11/6/2019 she had mentioned to me that she was going to stop by the clients house to see if anyone was home. I have not heard any update from there. I would like to file a report with the local police to bring this _____, or whatever her actual name is, to justice, not just for myself but also for _____ the owner of _____.

Complaint number	509
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to DHHS
Statement regarding the degree to which the complaint has been substantiated	To be Determined by DHHS
Complaint	_____ of _____ is providing false information to human services on behalf of miners from africa in order to receive benefits. These kids are here on students visa.

Complaint number	510
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG
Complaint	<p>Today, 11/18/19, I received a mailing from _____, _____, ME _____. It contained a form for filing 2020 Annual Report for LLC's. The form looks very official, as though it is from a government agency, but it does state that it is not a government agency and does not have a contract with a governmental agency. Nonetheless, I found the mailing to be a disturbing phishing scam that has the potential to fool some unsuspecting recipients. If you request, I can mail or email you the form I received.</p>

Complaint number	511
Office, Bureau or Division within the Department or Agency that is subject to the complaint	_____
Potential cost savings (ND for Non-determinable)	N/D
Recommended action (actual action taken, usually a referral)	Under review
Statement regarding the degree to which the complaint has been substantiated	Not yet determined

Complaint

The decision to report suspicion of fraud in the workplace is not an easy one. Not for me anyway. I'll preface with a brief statement that I still don't want to be right. About this. I'd rather be wrong.

But my timeline of events in the workplace at _____ suggests to me a pattern of fraud. At minimum, the probability for fraud is occurrent; and at maximum, likely several occurrences, several (perhaps tens) of thousands of dollars, and over a sustained period of time (months).

It's not my first rodeo. I remember my first job when I was only 15, I had just started working at Marshall's retail department store as a cashier in the summer of 1985. _____, who trained me how to operate the cash register, was beloved by everyone, her coworkers, and frequent customers loved her. She was friendly, gregarious, outgoing. _____ worked there for over 10 years, a longtime model employee - which was why they had me train with her. I remember the morning, just two weeks after I started, I came into work, to start my shift at 10:30am, walked up the stairs to the break room, where about 5-6 of my coworkers sat in silence, which was unusual, around the break room table, and their eyes were downcast at the tabletop, and I could tell something wasn't right. I remember I asked what was wrong and they told me _____ was arrested that morning at 9am, she was fired, and led out in handcuffs and put in the back of a police car (_____ PD). Quarters. Dimes too. Mostly quarters. Over \$10,000 over eight years she had been stealing. So small to seem insignificant every day and week, to fly under the radar of _____ corporate fraud department.

And this was in '85 before we had cameras in the ceilings. But significant enough over time that she was able to buy that red sporty new car she showed off, take a trip to Hawaii, and get a new kickass stereo sound system everyone was so surprised she could afford. I learned an early lesson that year: not to always trust your coworkers.

And then, in 1989, when I was 19, I was working in the cash office, at _____, and my duties included reconciling all the day shift's cash register drawers, counting the credit card transaction slips, counting the checks, counting all the cash. Separating out the pennies, nickels, dimes, and quarters. The ones, fives, tens, twenties, fifties, and the occasional one hundred dollar bills. I had a dozen reports to fill out. I subtotaled everything, totaled the checks and cash and placed them into a bag for next mornings' daily bank deposits. Procedurally, the store's night manager came in to sign off on my work. But the newest manager, who no one trusted, had me wait outside while he inside behind the closed cash office door, counted and signed off. He was pocketing \$20 or \$40 in cash 2-3 times a week. And he was stealing clothes in his knapsack he had every night. He got caught sooner, he didn't last a year. I don't remember his name, and I don't care to. And that's when I learned I can't trust my managers either. And then, when I was hanging out with my new group of friends, 1993 at USM in college, my friends were mostly part of the _____, or _____, and on the Student Senate which was a kind of student government. Well, the Student Senate had a Business Office and the office had a Business Manager, and his name was _____. _____ had embezzled over \$70,000 in student funds over a one and a half year period between 1991-92. His son had leukemia.

In late April 2018, I began documenting my observations and concerns about behaviors I witnessed in the workplace. Thinking I was tracking a veiled pretext for an unannounced organizational change. Along the way, over the ensuing 18 months, I stumbled across something I did not expect to find. But something I nonetheless recognized. The potential for fraud can be high in any workplace.

The ACFE (Association of Certified Fraud Examiners) defines fraud, citing Blacks Law Dictionary, as: "a knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment." (ACFE, "What Is Fraud?") The ALGA (Association of Local Government Auditors) also defines fraud, citing again Black's Law Dictionary, as: "...all multifarious means which human ingenuity can devise, and which are resorted to by one [or more] individuals to get an advantage over another by false suggestions or suppression of the truth. It includes all surprise, trick, cunning, or dissembling, and any unfair way [by] which another is cheated. (Black, 1979, p. 468)." (Brewington, Germaine. "Identifying and Dealing with Fraud")

And there are different kinds, or categories, of fraud. Specifically, occupational fraud, also known as a kind of internal fraud, is defined by the ACFE as: “the use of one’s occupation for personal enrichment through the deliberate misuse or misapplication of the organization’s resources or assets.” Simply stated, this type of fraud occurs when an employee, manager, or executive commits fraud against his or her employer.” (ACFE, “What Is Fraud?”)

I learned that “Organizations lose approximately 5% of their revenues to fraud,” per the Association of Local Government Auditors (Brewington, Germaine. “Identifying and Dealing with Fraud”), citing the ACFE’s 2014 Report to the Nations on Occupational Fraud and Abuse.

_____ is not immune. “Vendor fraud by government contractors has been a significant problem for years, due in large part to the difficulty in identifying troublesome vendors prior to awarding multi-million dollar contracts. Furthermore, the very nature of government auditing programs is not a real-time process, but lags by months or years, which allows fraudsters a significant head start on crafting their schemes.” (Knudsen, Carl R. “Combating Government Vendor Fraud”)

The potential for fraud is often described in terms of a three-pointed triangle: Pressure: health/medical and financial pressure, for example. Or pressure to be successful.

Rationalization: “Everybody does it,” It’s human nature,” or “harmless”.

Opportunity: A _____ Project, that can be manipulated by key personnel who are in a position of trust within the organization. _____ had relatively loose financial controls, funded by a _____, that did not flow through _____

Multiple “red flag” warning signs were present.

Close long-term, ongoing, relationship between senior contractor _____ (who used to work for vendor _____) and _____.

_____ described as historically having anger and control issues. Control issues being a behavioral red flag marker for fraud.

_____’s indulgences of high-risk behaviors, putting internal personnel and external customers at risk.

Multiple absences of any communication about significant organizational changes.

_____ and _____ given wide latitude over decisions for asset, equipment and inventory, procurement and fulfillment.

Both contractor _____ and _____ are in significant positions of trust within the _____ organization.

Complaints from external customers, as well as from internal _____ coworkers, reported about _____ outage impacts and inappropriate behaviors of _____ contractor. Contractor _____ has made himself indispensable, irreplaceable, and

unapproachable within the ____ organization - indispensability, irreplaceability, and unapproachability being behavioral fraud characteristics. ____ has been working as a contractor for ____ for over four years, an unusually long time for a contractor.

“Wheeler-dealer” characteristics exhibited by contractor ____.

Lack of checks and balances in the ____ project’s financial management and oversight.

Missing ____ assets, inventory. ____ and _____. Recent statistics show that asset misappropriation happens in over 91% of fraud schemes.” (Coenen, Tracy. “Three Basic Fraud Types” 2007).

Purchases of unusually high quantities of ____ assets, inventory, _____.

No inventory control.

Concern about potential payroll fraud.

Concern about kickbacks to _____.

Demographic fraud profile matches to ____ and _____.

Contractor ____ bragging about getting ____ kicked out of, banished, exiled, from _____, at _____, back to _____

And the ____ staff member ____’s unauthorized workplace surveillance inside _____ of _____.

I’ll be the first to say the red flags do not amount to damning indicting outright proof that fraud exists. But the presence of multiple flagged behaviors over a sustained period of time indicates, at minimum, an increased probability that workplace fraud is existent; and, at maximum, it’s embezzlement. And that needs to be looked at more closely. As articles I recently read make clear, “red flags can indicate the potential for fraud. Not necessarily proof that fraud exists. Simply that things may need to be looked at closer.” (ACFE, “Report to the Nations on Occupational Fraud and Abuse”). And:

“A red flag is a set of circumstances that are unusual in nature or vary from the normal activity. It is a signal that something is out of the ordinary and may need to be investigated further. Remember that red flags do not indicate guilt or innocence but merely provide possible warning signs of fraud.” (Hancox, Steven J. “Red Flags for Fraud”)

I learned that 45% of fraud cases apparently come from employee tip: “fraud is identified 40+% of the time via anonymous tips.” (Brewington, Germaine. “Identifying and Dealing with Fraud”). If not anonymous, then confidential. And “Fraud is most commonly detected through employee tips (almost three times as common as any other method of detection)” (ACFE, “Report to the Nations on Occupational Fraud and Abuse”)

I am reporting the suspected fraud to the State of Maine Audit Office (OSA, Office of the State Auditor) for review. Whether they find merit, or not, in this report is up to _____ and her office. If the matters disclosed in this report are referred to the State Attorney General, or a District Attorney, or OPEGA, or even DAFS, then what they do with this information is up to them. At least I have reported, as _____.

Occurrences of workplace fraud go often underreported or unreported. Sometimes they may not be recognized. The questions arose, for me several times, over the course of my timeline: How is it we missed this? And how did we not see this? This, meaning multiple warning signs for embezzlement and workplace fraud. These questions may arise for other coworkers, too.

Part of the answer to these questions has to do with a lack of training in the _____ workforce about how to recognize warning signs and red flags. Part of the answer has to do with putting a lot of trust in people who may be engaging in embezzlement or fraud. And part of the answer has to do with implementing procedures aimed at the prevention of fraud and abuse and waste.

My recommendation to _____ would be to treat fraud as seriously as we try to approach _____. Security, we are reminded, is everyone’s responsibility in _____. And my recommendation would include _____ workforce training in fraud identification, detection, prevention, and _____ planning.

Complaint number	512
Office, Bureau or Division within the Department or Agency that is subject to the complaint	Various Judicial, and Law enforcement agencies, local, State, and Federal
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Closed
Statement regarding the degree to which the complaint has been substantiated	Complaints have been adjudicated. Legal matters that would require private counsel

Complaint

State . federal court proceeding false imprisonment , false hospitalizations, forged court documents after complaints submitted to _____ clerk manament, false probation separated me and my children and siblings wronghful deaths inflicted against my Dad, mom brothers myself, daughter ,son ,service dogs X2, fraud billing to mainecare ,medicare false reports to credit agenices data breech in maine general data base attacks on my personal medical, mental records, continually homeless and my housing voucher voided cause of fraud owners of rental buildings, fraud investigation caused by Maine Human Rights Commission, denied investigation caused by fraud reporting from local lawenforcements and state police town _____, _____ maine denied vocrehab resources caused by fraud educational history involving attempted rape from _____ teacher x2 one peer, fraud bank accounts fraud repo on 2 cars abuse by employees and bank attenoys fraud court documents on land despute caused by frau d will from _____ office in _____, false hospitalization caused by fraud disnoisises. fraud and abuse caused by court appointed Attenoys that lie and fraud my due process state and federal courts.

Complaint number	513
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG
Complaint	<p>This afternoon, shortly after 2pm, I recieved a phone call from _____ and a man in a Foriegn accent (unsure from where) stated that I needed to press 7 to be transfered to an agent to prevent having my social security number taken away. It sounded pretty obvious that this would become a fraud of some type, but, I simply hung up.</p>

Complaint number	514
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG

Complaint

This is meant as a summary, not a transcript. The complainant has only limited access to the internet. J. Paquette On 11/13/19, _____ received a voicemail and returned the phone call to a male claiming to be from the Social Security Administration. Claiming that he owed a substantial balance to the SSA. That he was required to go to Walmart, not tell anyone, keep his phone on, and with him, and purchase a \$500 gift card, which he then provided the numbers to, and a text picture of the receipt. Pursuant to further conversation, _____ was ordered to go to Walgreens and purchase two more \$500 cards. This time, he left his phone in his vehicle, and explained the situation to the store staff. they determined this was a scam, and _____ did not follow through. He has received 31 phone calls from these people.

He went back to Walmart, and explained to their staff, but the value had already been wiped from the gift card. He filed a fraud complaint with Capital One, the issuer of his method of payment for the Walmart card. At first, they accepted the concern, but have since sent him a letter that they will not cover the expense as fraudulent use of his card.

He filed a complaint with _____ Police Dept (officer _____) incident # _____ The numbers he has received calls from are: _____ (original); _____ (used to text picture of receipt); _____; _____; _____ He wanted to know if there was a way to recover the funds. I explained that I am not an attorney, and as such cannot and do not provide legal opinions, but that I am not aware of any, as there's high likelihood that the call came from overseas, and was therefore out of any jurisdiction to pursue, but that he could contact an attorney to see if there was anything that I am not aware of.

I would send his complaint to the AG's office, and if they had anything further for him, they would reach out.

We discussed several flags, that he sees now, but didn't in the moment. I suggested if he ever has any hesitancy if a call doesn't seem legitimate, to hag up, and call the entity by a known number from a trusted source and reconnect with the person that way. Due to his limited access to the internet, I provided my direct line, and offered to confirm State employees for him, or to provide State general lines if he needed them.

Complaint number	515
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Referred to AG
Statement regarding the degree to which the complaint has been substantiated	To be determined by AG
Complaint	<p>My incident is an unauthorized withdrawal from my checking account . It is from a company called ecloud , the amount was 45 dollars . I did not give this company my permission/ authorization to remove any amount of money . I have had to close my checking and open a new account. The incident took place on Dec 19 , 2019 . I have my bank statement as evidence . I use the _____ in _____, Me . I was told by the head office of bank to report this incident.</p> <p>Sincerely,</p> <p>_____</p>

Complaint number	516
Office, Bureau or Division within the Department or Agency that is subject to the complaint	None, Private Fraud alleged
Potential cost savings (ND for Non-determinable)	N/A
Recommended action (actual action taken, usually a referral)	Will submit to DOL, MRS upon receipt of further information from complainant
Statement regarding the degree to which the complaint has been substantiated	To be determined by DOL, MRS

Complaint

Form 3949-A (Rec. 4-2016).pdf Failure to Withhold Tax, Failure to Pay Tax, Other: I was a manager of the business. The owner, _____, paid me and other employees as independent contractors, even though we were considered employees under the law. Also, the business paid dishwashers with cash or an in-house check in order to avoid paying taxes. On a few occasions, payroll was not processed through our payroll provider, _____, because there was not enough money in the bank account. Therefore, I was instructed to cut in-house checks to employees for the net amount. I was not a signer on the account, so either the owner, _____, or the chef, _____. This was done to avoid paying taxes as there was only enough money in the account to pay the net amount and not the taxes. Also, employee work bonuses were paid by in-house checks or cash at the end of the season. Taxes were never withheld by any checks cut in house. Also, the kitchen staff were paid from the sister restaurant, _____, bank account to avoid paying state taxes in Maine. The cooks were also paid salary even though only the Chef was a supervisor. This was done to avoid paying overtime to the non-supervisory cooks. I have emails, text messages, and payroll reports to corroborate.