

David Harris is the CEO of Prosperident and a leading expert on financial crimes committed against dentists. Information: dentalembezzlement.com.



Steals, and Then Squeals

A notable dental embezzler shares her side of the story

The brightly painted *matryoshka*, or Russian nesting doll, sits in a special place in my office, between pictures of my son and my parents. When it's split into upper and lower parts, there's a smaller but otherwise identical doll inside; nested inside that doll is an even smaller facsimile. In total, there are four dolls in my set.

The icon rests among my treasured possessions because it was a gift from one of dentistry's most prolific embezzlers.

(I promised not to use her real name, so let's call her "Natasha.")

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My story starts early in 2016, when my office phone rang. I was surprised when the caller told me who she was and that she wanted to talk. Although this was the first time I spoke with Natasha, I felt as if I already knew her well.

Natasha is what we term a “serial embezzler.” Starting in 2005, she made a career out of stealing from dental offices, which led her to receive a two-year prison sentence in 2009. Natasha was released for good behavior after serving six months; however, she later had to serve the full sentence because she violated her parole conditions by taking a job in a dental office.

After serving her time, Natasha managed to stay away from dental offices for a couple of years.

But like a moth to a flame, she eventually yielded to the temptation. By my count,

Natasha has worked in more than a dozen dental offices, and my dental embezzlement company has been hired to investigate many of them, so I’d already been studying her for some time when she called.

Other embezzlers have stolen more money than she has—my company maintains a list called the “Million Dollar Club,” of which Natasha is definitely *not* a member—but the sheer number of dentists with whom she was involved makes her noteworthy.

Natasha told me that the purpose of her phone call was to tell me her side of the story—she thought that the media (and our website’s own Hall of Shame section¹) were inaccurate, and she wanted to set the story straight.

I was very excited when I realized who she was, because talking with her offered me a rare window into the mind of an embezzler. What followed were several lengthy, and sometimes emotional, phone

conversations, followed by a face-to-face meeting at the airport of her city when I had a few hours between flights.

Where it all began

Natasha started working as a dental assistant after high school. Her intelligence and organizational skills let her progress quickly to working as a receptionist and, ultimately, as an office manager.

She married while quite young, had two children and left dentistry after she and her husband acquired two locations of a franchise business. For a time the operations flourished, but when Natasha and her husband divorced and divided the operations, her part floundered. She lost the business and took a job as office manager of a dental office.

Her next cohabitation was a rocky one, and she soon learned that her boyfriend was a compulsive gambler. Her already precarious finances took a turn for the worse; he was contributing little to common expenses. She ended up losing her house and having her children unhappily housed with her ex-husband. Out of desperation, Natasha started billing insurance companies for fictional work and pocketing the money generated.

She claims that the dentist she was working for was doing the same thing—that, in effect, he taught her how to embezzle.

Natasha seems to hold dentists generally in low esteem; she has mentioned on more than one occasion that virtually every dentist she worked for was greedy and dishonest, and she has repeatedly told me that I should be investigating dentists, not employees. (As much as I appreciate receiving career advice from a serial embezzler, I am unlikely to act on it.)

Natasha uses the perceived dishonesty of dentists to rationalize her



own defalcations. Her conversations with me were an artful mix of truths, half-truths and lies. It seemed important to her that I believed she was a good person who found herself in difficult circumstances. She tearfully recounted the pain of being separated from her children and being unable to care for them ... but also told me about the difficulties of getting her nails done in prison.

Like most private investigators, I consider myself an amateur psychologist. To me, Natasha exhibits some traits of a sociopath. The accepted characteristics of antisocial personality disorder include:

1. Failure to obey laws and norms by engaging in behavior that results in criminal arrest or would warrant criminal arrest.
2. Lying, deception and manipulation for profit or self-amusement.
3. A pattern of irresponsibility.
4. Lack of remorse for actions.²

On the fourth point, Natasha is certainly regretful—but her remorse is about *getting caught*, not about the impact her conduct had on others.

Two of her comments to me stand out. The first: “So what if I stole a couple of thousand dollars here or there? The doctors I was working for stole far more than I did.” The second noteworthy comment came when referring to one of the doctors she had worked for as “the greedy [expletive] who drove to work one day in a Ferrari, the next day in a Porsche, and all the time was billing insurance companies for root canals when doing bleaching.”

Many criminologists have suggested that rationalization is a key ingredient for white-collar crime,³ and Natasha repeatedly points to perceived bad behavior on the part of her employers as justification for her improper actions.

In our conversations, Natasha wanted me to believe that she was fundamentally a good person who had to make difficult choices, although her pattern of conduct suggests otherwise. Shortly after our face-to-face meeting, where she had told me that she had moved past stealing from dentists, she was arrested at the dental office where she was working, with several checks payable to the doctor in her purse.

Learn before it happens to you

So, what can we learn from Natasha?

Natasha’s true gift was her ability to get repeatedly hired by dentists despite her checkered past. She quickly grasped one of dentistry’s worst-kept secrets—most dentists do a very poor job of delving into job applicants’ backgrounds. As Natasha put it: “I was smart, I was pretty, and most dentists hired me on the spot.”

When I speak to live audiences of dentists, I routinely ask for those who enjoy the hiring process to put their hands up. I’ve probably asked this question to 10,000 dentists, and I doubt that even a dozen have raised their hands. Starting with this fundamental dislike of the task, add a few other ingredients:

- Often employees leave on short notice, so hiring is done under considerable time pressure.
- Many dentists perceive a shortage of qualified applicants in their area.



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- Most of the dentists I've met are optimists by nature, and therefore want to see the best in everyone. They're not looking for hidden agendas.

The combination of these factors makes it easy for people like Natasha to keep getting hired.

A few basic statistics of which readers should be aware:

- 65 million Americans—that's one out of every four adults—have criminal records.⁴
- Published statistics suggest that more than half of résumés contain at least some level of falsehood.⁵

These factors merit a level of skepticism in the hiring process that's well beyond what most dentists naturally exhibit.

Another question I ask in live presentations is whether dentists check photo identification when hiring, and the number who perform this very basic step is astonishingly low.

While a full discussion of background screening is beyond the scope of this article, one thing I want to highlight is the vital importance of speaking with former employers. It should be a non-negotiable rule in your practice that you will not hire someone without speaking to all of their employers from the past five years. Bear in mind that if applicants have something to hide, this is exactly what they don't want you to do; accordingly, they'll provide false phone numbers, tamper with dates of employment to make certain employers vanish from their résumés, claim to have been out of the workforce, or ask you not to contact their current employer (who may or may not still be their employer) because "she doesn't know I'm leaving."

None of these techniques will survive much scrutiny, but what applicants count on (and

Natasha certainly proves) is that busy dentists with an urgent need to hire will often skip some important steps.

And as for Natasha? I hadn't heard from her for several months, until suddenly she emailed me the other day. She has had some legal trouble—in addition to the arrest I previously mentioned, she was also arrested for identity theft, including allegedly creating 60 false identities to access government benefits. Perhaps she's finally moved on from dentistry. In the meantime, be wary! ■

References

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Listen and learn how to spot potential embezzlement

Prosperident CEO David Harris talked about how to help predict embezzlement in real time during a recent podcast of *Dentally Incorrect with Howard Farran*. To listen, visit dentaltown.com/podcasts and search for "268 David Harris."

