FAULKNER UNIVERSITY

Phillip Calvert <pcalvert@faulkner.edu>

ICJE Newsletter - Oct/Nov 2018

1 message

ICJE, Inc. <jimrechel@icje.org> Fri, Nov 30, 2018 at 10:33 AM
Reply-To: jimrechel@icje.org
To: pcalvert@faulkner.edu

INSTITUTE FOR CRIMINAL JUSTICE EDUCATION

"It's All About the Crime...It's All About the Process"

I recently thought I would touch base with a close friend, who is also a former FBI Agent and now a city council member in Nashville, TN. However, before I sent my text to him, I went to his city council Facebook account to catch up on the issues he was dealing with.

While many of the public meetings and hearings dealt with community issues related to positive matters, the most highly attended meetings were those related to crime increases taking place in his district.

That seems to mirror so many concerns of citizens across the nation, and across the state. One of the most fundamental responsibilities of government is to provide for the safety of its citizens, which according to the annual FBI stats appears to be trending down for the last

The two most commonly cited sources of crime statistics in the U.S. both show a substantial decline in the violent crime rate since it peaked in the early 1990s. One is an annual report by the FBI of serious crimes reported to police in approximately 18,000 jurisdictions around the country. The other is an annual survey of more than 90,000 households conducted by the Bureau of Justice Statistics, which asks Americans ages 12 and older whether they were victims of crime, regardless of whether they reported those crimes to the police.

So why do so many people feel anxious about crime in their neighborhoods?

I think this often overlooked statistic highlighted by Pew Research explains it:

> **Most crimes are not reported to police, and most reported crimes are not solved.**
>
> In its annual survey, BJS asks victims of crime whether they reported that crime to police. In 2016, only 42% of the violent crime tracked by BJS was reported to police. And in the much more common category of property crime, only about a third (36%) was reported. There are a variety of reasons crime might not be reported, including a feeling that police "would not or could not do anything to help" or that the crime is "a personal issue or too trivial to report," according to BJS.
>
> Most of the crimes that are reported to police, meanwhile,are not solved,at least using an FBI measure known as the "clearance rate." That's the share of cases each year that are closed, or "cleared," through the arrest, charging and referral of a suspect for prosecution. In 2016, police nationwide cleared 46% of violent crimes that were reported to them. For property crimes, the national clearance rate was 18%.

To confirm that most crimes are not reported to police, I thought I would check insurance claims related to property crimes, but then I thought that doesn't help any because many victims do not have renters or homeowners insurance. (*BTW: Theft claims have stayed steady over the last 10 years.)*

This reality, that most crimes go unreported and/or unsolved, does explain to me some of the disconnect I see in communities and police. Those that are predisposed to think that police are collectively aligned against them generally do not trust the police, and therefore do not report crimes, while those that do trust the police, are less inclined to report the crimes because, in their minds, and as the stats suggest "nothing is going to happen" relative to the crime being solved by arrest.

So I'm left to conclude that all the hoopla about crime being down may be a mirage created by insufficient and inaccurate data, which does not reflect the real impact of criminal activity in our communities.

The process in gathering the data appears to be faulty, and as we have all come to learn over the years...."it's all about the process."

Without a process, the results will be less than desired!

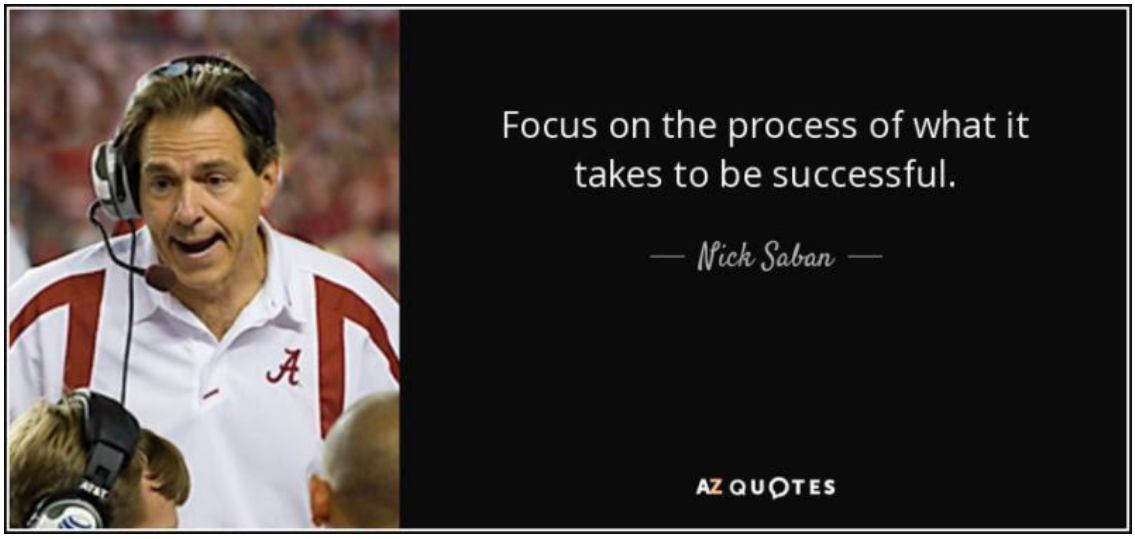
Thanks,

Jim Rechel, Newsletter Editor
jimrechel@icje.org

The ICJE Newsletter is published 10th of each month. (Oct and Nov were merged into this newsletter as my time management process was faulty last month). As always, any thoughts you have are welcome and I will share them with the 1500 recipients of the ICJE network next month. Just send me an email at jimrechel@icje.org.

Learn More About ICJE

Speaking of the Process



An interesting review on the The Process from Joshua Hook:

from: https://www.joshuanhook.com/apply-nick-sabans-process-life/

Nick Saban,is famous for teaching his team to adhere to something he calls "the process." Saban's results speak for themselves. There's definitely something to his philosophy that works. But what is "the process", and how can we apply it in our lives?

What is "The Process?"

Saban argues that when you have a big goal (like winning the national championship in football), it's easy to get caught up in it, and lose sight of what you have to do right now. In other words, it's easy to get enamored in the overall end goal, and get distracted from doing your job today.

Instead of focusing on massive goals that are far in the future, Saban teaches his players to focus on what they have to do right now. What is their job at this moment? Instead of focusing on winning the national championship, or even the SEC championship, Saban's players are taught to focus on their task in the present moment.

For example, what do they have to focus on so they can be successful at this weightlifting set, this film session, and this play? Once they do their job and it's finished, the focus shifts to the next weightlifting set, the next film session, and the next play.

Saban argues that if you focus 100% of your energy on the process, the outcome will take care of itself. The other way around (i.e., focusing on the outcome and forgetting the process) doesn't work.

Applying the Process to Your Own Life

How can you apply the process to your own life? Here are 4 key steps:

1. ***Identify a big goal.*** Think about a big goal you are working toward. For example, I'm working on a book right now. The project is really big-by the time I'm finished, it will be over 200 pages. It can be easy to get caught up in the idea of publishing a best-selling book, doing a speaking tour, etc. But daydreaming about the outcome isn't helpful. The book won't write itself

2. ***Break down the big goal into small step***s. After you have one of your big goals in mind, break the goal down into very small steps. Have the steps be so small that you can complete one of the steps in one day. For example, I have to read and research for the book. I have to write a page, and then another one, and then another one. Then I have to edit the book and incorporate feedback from my editor. Finally, I have to market the book, and get it into the hands of people interested in it.

3. ***Focus 100% on the next step***. After you have broken up your goal into small steps, think about the very next step you need to do. Focus 100% of your energy and effort into that next step. Try your very best to succeed in completing that step. Don't get distracted-turn off your phone and close down your email. For me, my step today was to write one page in my book. I cleared away my distractions and got to work until it was done.

4. ***Work the process-step by step***. After you have finished your first step, check in with yourself. What is the next step you need to do? Repeat the process. Focus 100% of your energy and effort into that next step. Work the process step by step until your big goal is completed.

Discussion: What do you think of "the process?" Do you tend to get caught up in daydreaming about a big goal, and fail to make progress toward your goal each day? If so, try to apply the process to your own life, and see what happens.

Bank, FBI and Various PD's Respond and Take Down Hungarian Cell Involved in Card-less ATM Scheme

It seems as if the ATM fraud schemes evolve as quickly as the technology to thwart them. For instance, to great fanfare earlier this year, some financial media outlets touted the use of smart phones to replace ATM cards at ATM's would "prevent fraud. See the May 2018 headline below:

For reasons that are known only to those involved in the new criminal enterprises, members of Hungarian criminal rings are coming into the US, often traveling from Miami to points throughout the United States to engage in a variety of ATM fraud scams.

Maybe this sheds some light on the problem..... from May 10, 2018 Washington Post

Massive passport fraud in Hungary allowed dozens of people to...

By Washington Post

8-10 minutes

WASHINGTON - U.S. officials have uncovered a fraud scheme that has allowed foreign nationals to enter the United States under false identities, a troubling security breach resulting from a vulnerability in Hungary's passport system, authorities say.

About 700 non-Hungarians have fraudulently obtained authentic Hungarian passports and assumed the identities of the original passport holders, according to a DHS document obtained by The Washington Post.

Of that group, at least 85 attempted to travel to the United States, and 65 successfully entered through the U.S. visa waiver program. As of October, 30 remained in the country despite DHS efforts to find and deport them.

U.S. authorities declined to say why these individuals illegally entered the United States or how many remain at large. But experts said the fraudulent use of authentic passports poses a serious threat to the United States and other countries.

Which leads to this.....

Man Shows Murfreesboro Police a Hungarian Passport After Being Accused of Criminal Simulation

August 15, 2018

Email Print

Five counts of "Criminal Simulation" were levied against a Nashville man during his recent trip to First Bank in Murfreesboro.

28 Year old Kovacs Istvan allegedly visited the bank on Memorial Boulevard where he was said to be using fraudulent ATM / Credit cards to withdraw money from the banks ATM machine.

When police pulled up, they spotted Istvan sitting in a grey Hyundai SUV. Police flipped on their blue lights and then got out to speak with Istvan.

A police report shows that the man provided officers with a Hungarian Passport, which is when the patrol officer called for a detective. Police also ran a search on the tag that was being displayed on the SUV, which came back as being stolen out of Nashville. Needless to say, the Hyundai was towed to the Murfreesboro Police Department for safe keeping.

Once at the local jail, Istvan allegedly said that he would hang himself if placed into a holding cell. After the suicide statement was vocalized, police transported him to Saint Thomas Rutherford Hospital to be evaluated. Once cleared, he was transported back to the local jail and charged with not only five counts of criminal simulation, but also five counts of identity theft, theft and unlawful use of plates (vehicle tags).

The subject remains in custody at this time.

Source:

MPD Arrest 18-17608

And this..... (The following arrests were based on awesome cooperative, real time responses by local police departments working with the FBI and a bank fraud investigator!)

Four indicted in 'cardless ATM' bank fraud scheme for bilking Fifth Third out of $106k

Paula Christian
3-4 minutes

CINCINNATI -- A Cincinnati grand jury indicted four men for bank fraud on Wednesday as part of a widening probe into "cardless ATM" thefts at Fifth Third Bank.

Fifth Third first detected the fraud in May 2018, realizing that someone had stolen the user names, PINs and passwords of 125 customers. Many were from Cincinnati.
The bank contacted the FBI after losing $68,000 from 17 ATMs in Illinois, Michigan and Ohio in less than two weeks through cardless ATM, an application that allows customers to withdraw money from an ATM using only a cell phone.

The bank's total loss is $106,000, according to court records.

So far FBI agents have arrested three men in the Cincinnati area over the past few weeks: John Edward Smalling, 54; Marian Florian Franga, 43; and Ciprian-Raducu Antoche-Grecu, 35.
Agents also arrested Janos Madarasz, 29, in Fairlawn, Ohio, on Oct. 18. He is in a jail in northern Ohio, according to court records.

FBI agents may be looking for other "yet unknown co-conspirators," records show.
The indictment handed down on Wednesday charges each of the four men with one count of bank fraud. Court documents reveal how the investigation began.

On Oct. 3, the bank began receiving complaints from customers about phishing text messages stating that their accounts were locked. When customers clicked on a link to unlock their accounts, it led them to a phony website that required them to enter private information.

The bank detected fraudulent activity at an ATM on Calhoun Street in Clifton Heights on Oct. 9, where a man wearing a fishing hat made 19 withdrawals totaling more than $9,000. On Oct. 10, the bank detected fraudulent activity at an ATM on Sixth Street in downtown Cincinnati involving what appeared to be the same man
.
Soon after Cincinnati police arrested Franga at a restaurant two blocks from the Fountain Square ATM and found more than $14,000 in cash in his backpack, according to court records.
Also on Oct. 10, the bank alerted West Chester police of fraudulent transactions being made at an ATM in Hamilton. Officers then arrested Smalling.

Franga is being held at the Butler County Jail, and Smalling was released from jail with an electronic monitoring device.Days later, the bank received more complaints from customers about having received phishing text messages.

On Oct. 17, the bank identified fraudulent activity at an ATM in Fairlawn. Soon after, police arrested Madarasz. ***He had a false Hungarian passport under the name Istvan Lukacs, according to court records.***

Then, on Oct. 19, the bank detected fraudulent activity at an ATM in Blue Ash. Police then arrested Antoche-Grecu, who had more than $3,000 in cash and an ATM receipt. He is being held in the Butler County Jail along with Franga.Arraignments for Antoche-Grecu, Smalling and Franga are set for Nov. 16.

For Our LE Partners...Speaking of The Need for Accurate Data

The FBI has formally announced its intention to retire the Summary Reporting System (SRS) of the Uniform Crime Reporting (UCR) Program and transition to a NIBRS-only collection on January 1, 2021. To ensure crime data meet state UCR Program requirements, local LEAs are strongly encouraged to work closely with their state UCR Program while developing an IBR transition plan.

In general, local LEAs report data to the FBI's NIBRS by submitting state-specific, incident-based data to their state UCR Program, then the state UCR Program reports those data to the FBI.

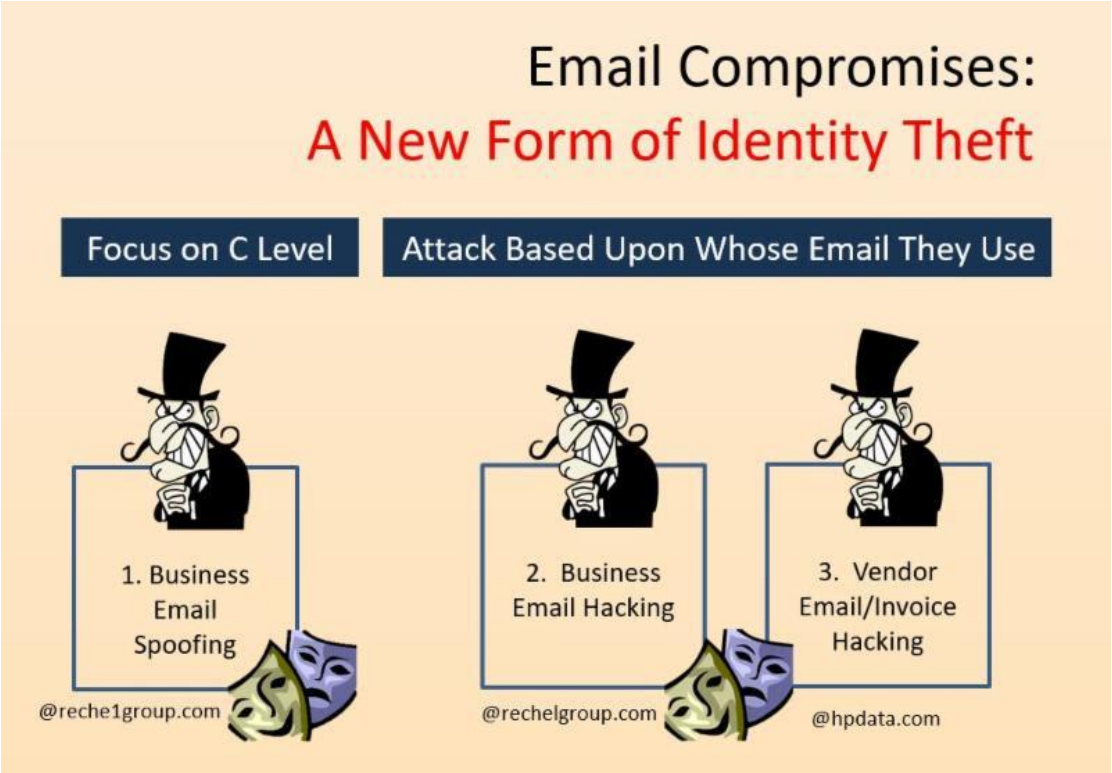
The FBI and BJS advocate using the "state pipeline" for crime data reporting. For those instances in which a state is not able to receive incident-based data from local LEAs, the FBI will accept incident-based data directly from a local LEA until the state pipeline is in place. However, agencies should report crime data directly to their state UCR Program whenever possible.

To assist local law enforcement in the transition to NIBRS, grant money may be available.

Further detailed information is available at the BJS website via the link below:
Bureau of Justice Statistic Grant Information for Transition to NIBRS

Email Attacks Continue to Prosper

Business Email Compromises are the Most Lucrative for Crooks



There are three general types of email compromises to be aware of:

1. Spoofing a legitimate email to fool the recipient into taking an action because email is from "boss"

2. Taking over a users email after determining the legitimate username and password to the email acct

3. Taking over a 3rd party email and sending phony invoices or other financial transaction requests

Hot Target: Real Estate

In the United States, criminals are increasingly running scams that target not just PII and W-2 forms but also stealing funds from the real estate sector, including "title companies, law firms, real estate agents, buyers and sellers," IC3 warns.

"Victims most often report a spoofed email being sent or received on behalf of one of these real estate transaction participants with instructions directing the recipient to change the payment type and/or payment location to a fraudulent account," IC3 says. "The funds are usually directed to a fraudulent domestic account which quickly disperse through cash or check withdrawals. The funds may also be transferred to a secondary fraudulent domestic or international account. Funds sent to domestic accounts are often depleted rapidly, making recovery difficult."

IC3 reports that from 2015 to 2017, it received an 1,100 percent increase in fraud reports from victims who had been hit with a BEC scam that involved a real estate angle. In the same time frame, it said the reported losses due to such real estate BEC scams increased by 2,200 percent.

Hot Target: Requesting Personal HR and Tax Info for ID Theft Scams

Cyber-Criminals Attack Wallace Community College Selma

Posted: Feb 21, 2018 8:22 PM CST
by George McDonald

From the West Alabama Newsroom–

Some employees at Wallace Community College Selma have become the victims of cyber-criminals.

Attorneys representing the college say the employees were the victim of an email phishing attack.

They say a request was made from what appeared to be a legitimate email address for certain employee W-2 information.

They say some W-2 forms were provided before the college discovered the fraudulent requests.

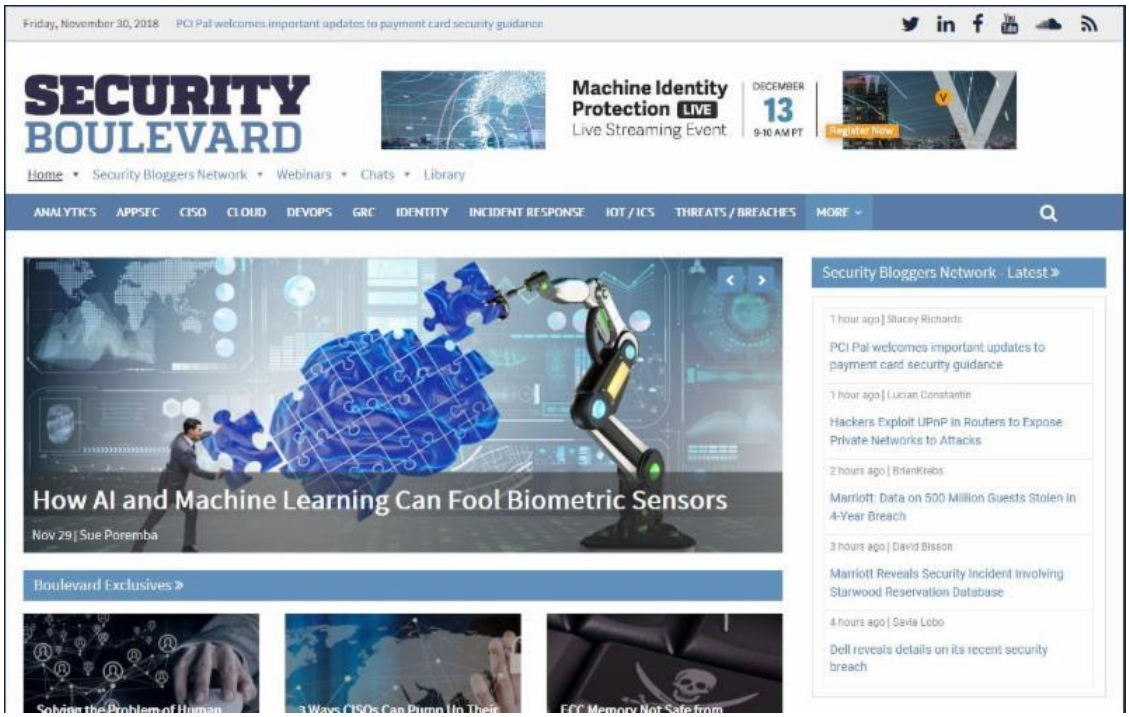
They say since becoming aware of the issue — the college has notified affected individuals and contacted law enforcement and tax authorities.

They say the college is also working to reduce the impact of the attack on victims by offering credit monitoring — identity protection services and other resources.

An interesting article containing further information: Buying Hacked Email Accounts

Security Boulevard and *Cybercrime & Doing Time*

As many of you know we are a frequent visitor to Krebs on Security for tech related criminal information, but I was recently referred to a couple of other great sites/blogs: Security Boulevard



And one administered by Gary Warner at UAB: [Cybercrime & Doing Time]

ICJE and AUM Classes Being Established for 2019

Stay tuned for the new class schedule for 2019. Class schedule being finalized as this newsletter goes to "print".

Thought for the Month

Your commitment to achieving what matters most will become the foundation for tremendous accomplishments and contributions. You will become the change you seek to make. - Stephen Covey

ICJE, Inc.
Newsletter Editor: Jim Rechel

To Contact Me, email me at jimrechel@icje.org

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