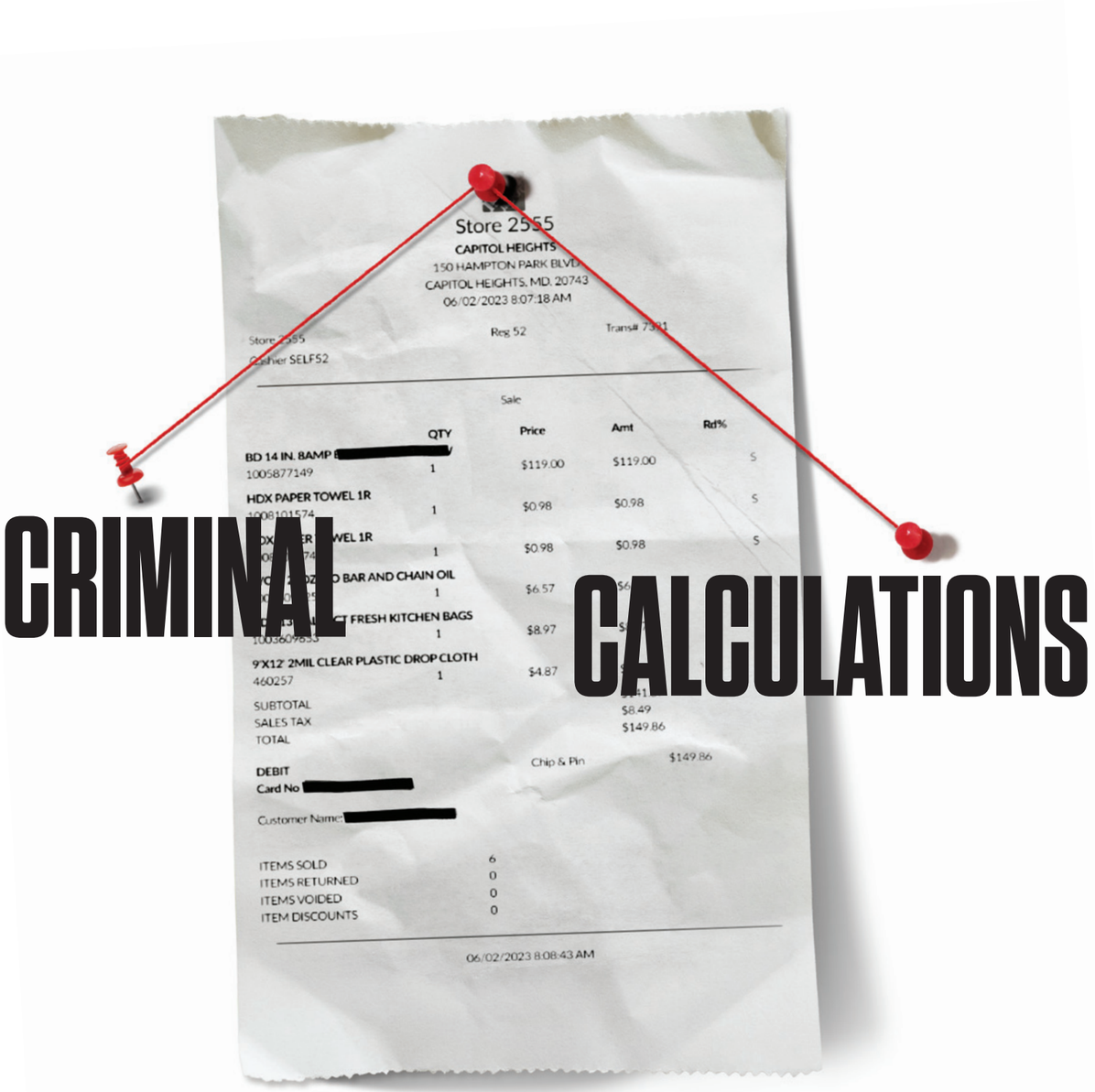


CRIMINAL CALCULATIONS

HOW STUDENTS IN UMD'S FORENSIC ACCOUNTING CLUB HELPED CRACK A MURDER CASE

BY JOHN TUCKER

LT. JOSEPH BELLINO stared at his computer screen until his head hurt. The commander of the Financial Crimes Unit for the Prince George's County Police Department had just received a particularly voluminous file of bank statements from detectives. The evidence was part of a murder case that had gripped the region: A Landover-area woman stood accused of killing her 71-year-old mother.

The suspect's 19-year-old daughter had told authorities that her unemployed mother was stealing from her grandmother, who had a healthy retirement account. But the allegation needed to be corroborated with facts.

With no eyewitnesses or confessions, establishing the woman's guilt beyond a reasonable doubt might come down to motive, and the proof could be buried in the trove of documents Bellino was staring at. He needed a financial expert with an unimpeachable reputation to assess the records. He had just the person in mind.

For the past year, Samuel Handwerger, a local accountant with a forensic bent, had helped police interpret financial evidence, aiding in several criminal indictments. The murder case was more complex than the others, but even so, "it was a perfect marriage," Bellino says now.

Part of Handwerger's appeal was that he didn't work as a solo investigator. But his associates weren't a bunch of hotshot accountants either. They were University of Maryland students, members of a club that investigates financial fraud.

ONE EVENING IN FEBRUARY, a clutch of undergraduate and graduate students huddled inside a Van Munching Hall classroom discussing a pair of police investigations. In one, a man was suspected of embezzling tens of thousands of dollars by purchasing everyday items with his company credit card and submitting expense reports as if he had used his personal card. The students were assigned to comb through receipts and enter key information such as transaction dates and purchase amounts into a massive spreadsheet.

"There are some days he bought things like crazy," noted one student, citing a transaction for hundreds of dollars' worth of cheap personal items. Another student, who'd tracked down a publicly available toll-violation record and matched it with the suspect's car, joked, "We have his license plate number. If you see it driving around Maryland, that's probably our man."

The students, who represent different majors across campus, are part of the Justice for Fraud Victims Project, which launched in the fall of 2023. Each semester, they serve the Prince George's County police on a pro bono basis, mainly by auditing financial records subpoenaed by grand juries. They recalculate transactions, scrutinize data for irregularities, quantify damages and report back to law enforcement. Some see the club as a starting point for an FBI career path.

"We follow the dollar," says Handwerger, a full-time lecturer at the Robert H. Smith School of Business and the club's adviser.

In his four-decade accounting career, he was always stoked by fraud inspections, his best chance to help society. When he learned a few years ago of the Justice for Fraud Victims Project, created in 2010 at Gonzaga University, he sought to build an affiliate at UMD.

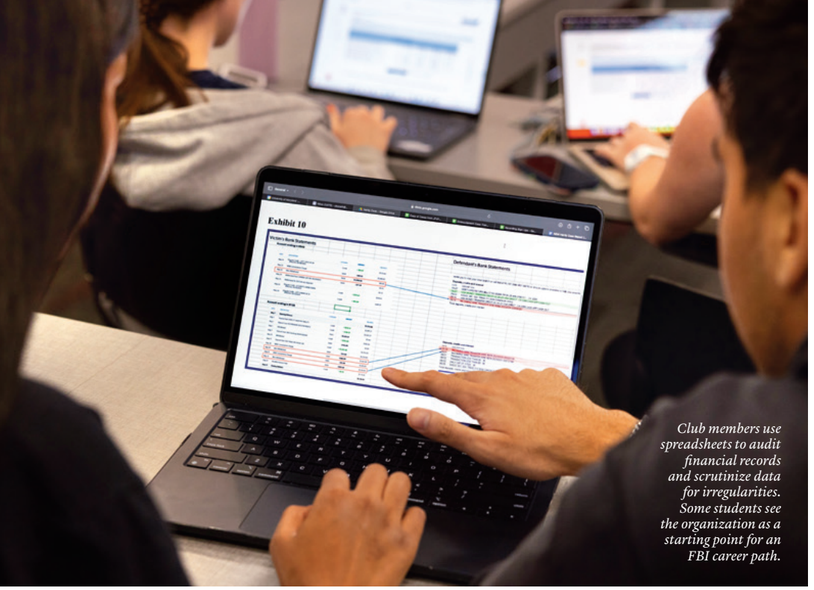
"Forensics was becoming a buzzword in accounting, and who doesn't love this stuff?" he says.

Each year, Prince George's County detectives struggle to keep up with approximately 4,000 fraud cases worth millions of dollars. The county is hardly alone. Fraud losses in the United States jumped to $10 billion in 2023, a 14% increase over 2022, according to the Federal Trade Commission. There are multiple reasons: an aging population vulnerable to scams, the emergence of unregulated cryptocurrency exchanges and spikes in identity theft online. Many cases are difficult to prosecute because they cross jurisdictional lines.

After hearing Handwerger's pitch to the police department offering free assistance, it signed on. "We have a handful of forensic fraud investigators, but they're not trained

Working with Smith School Lecturer Samuel Handwerger (second from left), students (from left) Jessica Faby '25, Caris Konath '27, Amol Ajmera '25 and other Justice for Fraud Victims Project members have helped Prince George's County authorities secure several indictments.

PHOTO BY JOHN T. CONSOLI



Club members use spreadsheets to audit financial records and scrutinize data for irregularities. Some students see the organization as a starting point for an FBI career path.

CPAs," says Bellino, who was recently promoted to captain.

Still, allowing teenagers access to sensitive information carried risk, and the department needed a year to approve the deal. Bellino, meanwhile, taught the students about security clearances and the high stakes of criminal indictments.

They all signed nondisclosure agreements and dived in. In one case, they investigated the treasurer of a volunteer firefighter company who was later convicted of skimming funds; in another, they probed a suspect accused of falsifying paperwork to rent a residence and turn it into a drug stash house.

Just a year into the program's existence, the students never expected to be pulled into a murder case.

ON THE SCALE OF BRUTALITY, the killing of Margaret Craig might break the balance. In May 2023, the retired nurse dealing with the effects of a stroke was suffocated with a trash bag in her home, and her decomposing body was kept in a bin for several days. Later her corpse was set on fire, dismembered with a chainsaw and burned again.

Candace Craig, then 44, who lived there with three daughters, ages 12 to 19, and was Margaret's caregiver, was arrested, and a grand jury handed up an indictment alleging first-degree murder and other crimes. She pleaded not guilty and blamed the slaying on her daughters.

While the initial evidence seemed to implicate Candace, police knew they needed more to sway a jury. Bellino secured Handwerger's buy-in and referred him to the county's Office of the State's Attorney. He and his students began meeting with prosecutors to discuss the financial documents.

"The students were incredibly prepared," said Julia Hall '11, an assistant state's attorney with the Special Victim's Unit, who was co-assigned the case. "There just seemed like a lot of synthesis between them and Professor Handwerger."

Around that time, Candace's oldest daughter, Salia Margaret Hardy, who had learning disabilities, was charged and convicted for helping to cover up the murder. (She later spent a year and a half in jail.) But prosecutors were focused on sending their main suspect—Candace, who they suspected acted with premeditation—to prison for life.

FINANCE AND ACCOUNTING double major Amol Ajmera '25 joined the Justice for Fraud Victims club in January of 2024, when there were just four members, a far cry from the current 40. Collaborating with police seemed like a resumé-booster, and he embraced the work. In an embezzlement case, Ajmera produced a report that helped prosecutors quash a defense motion, after which a judge tossed a frivolous countercomplaint made against the victim.

"Being in the courtroom was amazing, seeing both sides argue over the report," he recalls. "I never thought that as a college student I'd ever have an impact on someone's life like that."

In addition to working with law enforcement, the club offers free risk assessments to small businesses and nonprofits. Students also counsel homeowners' associations and get mentoring from Ernst & Young accountants.

When information systems major Caris Konath '27 joined the club, three other students had already spent months poring over financial data and flagging suspicious transactions in Margaret Craig's bank account.

Prosecutors had also provided the students with 30 hours of recorded phone calls between bank employees and a woman purporting to be Margaret. The job of listening to the recordings fell to Konath.

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>
> –AMOL AJMERA '25

In many calls, the woman asked the bank to unfreeze assets and wire money into Candace's account. In others, a caller with a higher-pitched, adolescent-sounding voice requested new debit cards. And in the rest, a person claiming to be Margaret sounded bewildered and older as she questioned recent purchases, noting that she'd never used DoorDash or Lyft.

For Konath, hearing the woman's voice was eerie. "I just wanted someone to help this old lady, but I had to remind myself she was already gone," she recalls.

The students matched the flow of withdrawals from Margaret's account with deposits funneled into her daughter's account. In addition, the credit card that Candace routinely used—sometimes for large purchases like a $211 pair of collectible sneakers—was linked to Margaret's account.

During discovery, prosecutors had noted that some purchases were made after Margaret's death, and they asked the students to lo look into it. One day, during a Zoom work session, accounting major Jessica Faby '25 noticed a trio of Home Depot transactions in Margaret's ledger following her murder.

Suddenly it hit her: Margaret was killed by suffocation, but Faby knew that her body had been dismembered several days later. One of the Home Depot receipts showed a $126 purchase.

Faby unmuted her microphone. "Someone Google how much a chainsaw costs," she said.

BY THE END OF THEIR ANALYSIS, the students determined that Candace had embezzled thousands of dollars from her mother in the months before and after the murder. Home Depot receipts showed Candace's purchase of an electric chainsaw, a box of 13-gallon trash bags, paper towels and a plastic drop cloth. The students' 48-page report was admitted into state's evidence—a critical proof point that helped establish a motive in the state's case, Hall says.

When Candace's trial opened in October, prosecutors argued that Margaret confronted Candace over banking discrepancies, and Candace killed her to continue her scheme.

Handwerger took the stand on behalf of the students, who had helped prep him for tough questions. Believing the witness chair was too low for his modest stature, he rose to his feet and addressed the jury like the professor he is. A police detective later said that he'd never seen a jury so engaged.

During his testimony, Handwerger made eye contact with his students in the courtroom gallery. "I thought, This is all because of them," he recalls. "They're the reason I'm up here."

On the trial's eighth day, the jury deliberated for less than an hour before returning a guilty verdict of first-degree murder. In February, the parties reconvened for sentencing. After hearing arguments, Circuit Court Judge Karen Mason noted that two things stood out in the difficult case: Candace Craig exploited her children, and the murder stemmed from financial crimes.

"We're talking about pension, income, checks," Mason said. If that were the end of it, Craig might have been prosecuted and put on probation. Instead, her crimes escalated into something "unimaginable," the judge declared. She sentenced Craig to life without parole. Craig showed little emotion.

During a press conference following the conviction, Hall took the podium. Thanking the UMD team, she said their investigation "brought it home for the jurors," helping prove that Craig acted with premeditation and ensure that justice was served. **TERP**

Retired nurse Margaret Craig (at left, with daughter Candace Craig) was recovering from a stroke when she was murdered in her Landover, Md., home. UMD students pored over financial records to connect Candace to the crime.

PHOTO BY JOHN T. CONSOLI

PHOTOS VIA FACEBOOK