

# Ex-cons tout ethics through corporate speakers bureau

By SARAH ANDERSON  
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COLUMBUS, Ohio -- Put a man convicted of stock fraud, wire fraud and tax evasion in front of a room full of auditors, and they'd probably like to teach him a thing or two.

With Mark Morze, it's the opposite.

From the psychology of fraud to the logistics of achieving an inflated bottom line, Morze offers his insider insight to executives, accountants and business students. He explains how he got mixed up in one of the most celebrated corporate scams of the 1980s and how it can happen to any executive.

Morze delivers the lectures through The Pros & The Cons, a speakers bureau based in suburban Powell that employs experts and ex-cons to help companies

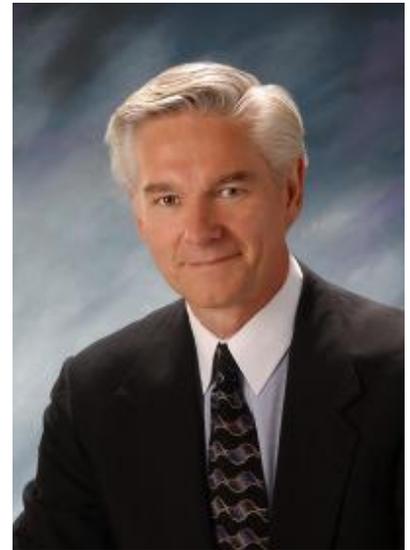


Mark Morze, CFO of ZZZZ Best Carpet Cleaning, created 10,000 phony documents now trains accountants, attorneys and business people how to detect fraud.

avoid and detect fraud, which the Association of Certified Fraud Examiners said cost the United States an estimated \$660 billion last year.

With the right amount of pressure, a window of opportunity and a convincing rationalization, even the most honest executives can be led astray, said Morze, who served four years in prison for his role in the ZZZZ Best Carpet Cleaning scam, which bilked investors out of about \$100 million.

"We were lying on credit applications - which is a huge oversimplification - to buy very legitimate



Gary Zeune, Founder The Pros & The Cons

companies and run them better," he said in a recent interview. He was the chief financial officer when investigators discovered the firm had forged more than 10,000 documents to cover up renovation projects that didn't exist and returns that weren't as impressive as Wall Street thought.

With scandals like those involving Enron Corp., ImClone Systems Inc. and the former WorldCom Inc., demand for the seminars is climbing, founder Gary Zeune said. Business is up about 50 percent since Enron's December 2001 collapse.

Zeune started the bureau in 1994 with one white-collar criminal, Barry Minkow, founder and former chief executive of the Los Angeles-based ZZZZ Best. Now he employs eight to 15 cons - "depending on who's out on parole" - and about five pros - former auditors, fraud experts and Internal Revenue Service agents.

Zeune travels 100,000 miles and delivers about 100 lectures a year, making up half of the bureau's business. The cons hold about 65 seminars annually, and the pros handle the rest. Only for large conferences do the pros and cons go toe-to-toe.

The bureau's typical two-hour seminars cost \$4,500, and the all-day workshops Morze generally gives run customers \$6,500. Morze earns about \$60,000 from the approximately 30 seminars he runs a year.

The seminars are worth the cost, said Kristin Moretti of the Rhode Island Society of CPAs. The group has used Zeune and Morze for professional courses since 1998, and Moretti called Morze's experiences eye-opening for people who attend his seminars.

"He shed a lot of light on things they might not necessarily have thought to look at, like how easily some things were to get by the auditors," she said.

Morze's seminars blend his story and his fraud-detecting tips. He recalls discovering the tangled web of forged invoices

and willfully joining Minkow's efforts to keep rates of return and publicity high for the company. The scheme unraveled when the FBI started investigating Minkow's connections to the mob.

Morze told himself the company eventually would land a big enough deal to repay investors.

"White-collar criminals, we have to rationalize what we're doing," he said. "We think we're better than everyone else. I thought I was helping a lot of people, and the fact that I ended up rich and hedonistic is inconsequential."

Morze's advice, in a nutshell, is to stop looking for accuracy and instead find the truth. Forged documents appear to add up, he said. They cross reference, and they look legit. He knows \_ he's designed them.

"People who commit fraud count on making everything look normal when it should be different," Zeune said. But making extra checks to verify estimates can be the key to catching corporate fraud, Morze said.

Richard Davis, an accounting professor at Susquehanna University in Selinsgrove, Penn., said some white-collar ex-cons individually book speeches, but he doesn't know of any other businesses like The Pros & The Cons.

For about 10 years, white-collar criminals from nearby prisons have spoken to Davis'

undergraduate classes about business ethics for free. He follows Zeune's work.

"I think what he's doing is a great thing, and it's very interesting," Davis said.

About 75 percent of the bureau's customers are annual repeats, Zeune said.

"There's a fascination with this subject," he said. "People want to find out how this otherwise normal businessperson did this."

On the Net:

[www.theprosandthecons.com](http://www.theprosandthecons.com)

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