

DISRUPT YOURSELF

PODCAST

EPISODE 324: KELLY RICHMOND POPE

Welcome back to the Disrupt Yourself podcast. I'm your host, Whitney Johnson, CEO of Disruption Advisors, where we help you grow your people to grow your organization because organizations don't Disrupt people do. And the building block of that growth. It's you. What does it mean to be the only one in the room who knows something is wrong. The numbers aren't lining up and it's obvious to you the rest of the company. 50 people. A hundred people. A hundred thousand. It's not obvious to them. They don't know. But you. You do. What do you do? Do you speak up? What does it mean when no one else knows? Do you think the rest will believe you? Is anything really that bad going to happen if you keep it to yourself? That's a fair thing to think. What's the worst that could happen? Well, at least in the world of financial fraud, the worst that could happen is a yearly heist of \$1 trillion. All those little decisions to sit on some information or grease the wheels for a friend, they all add up. And our guest today is a leading detective on the paper trail of fraud. Kelly Richmond Pope is a forensic accountant, a professor at DePaul University, and not to mention an award-winning documentarian and filmmaker. Her documentary on the not-too-distant world of fraudsters and whistleblowers is called All the Queen's Horses. It's out on Netflix. And now Kelly is out with a book diving deep on that same world. Fool me once. She's covered everyone from Madoff to Elizabeth Holmes down to your local mom and pop pizza shop committing accidental tax theft. We'll talk about what makes a predator in this world, what makes prey and how the line is really, really easy to jump over. I hope you enjoy our conversation.

Whitney Johnson: So, Kelly, I am really looking forward to this conversation. I have never spoken to a forensic accountant before, which we will get into in just a minute. But before we do that, I would love for you to share with us what did you want to be when you were a child?

Kelly Richmond Pope: When I was a child, I wanted to be a professor. So exactly what I am for real? Yes. For real. Uh huh. Um. So my mother was a guidance school counselor and elementary education teacher, and my father was a professor, a college president and a business school dean. So education was something that just I saw And with, with what I noticed about both my parents was that they created this legacy of people that they influenced. So, you know, a lot of times we talk about how to scale a product, but to me, being an educator is how you scale Yourself. And so like you have all these people that said, I had I had Mrs. Richmond for first grade or um, Dr. Richmond was my chancellor when I was a student at North Carolina Central University. So even though both my parents have passed on their legacy through all of these people that they've touched still lives on. So, from an early age, I wanted to be an educator of some sort.

Whitney Johnson: Mm. Did you ever have a moment of rebellion where you thought, I'm not going to be that because that's what my parents are? Or you just knew?

Kelly Richmond Pope: I never did. I never had a moment of rebellion. I was that kid that was wanted, that taught lessons to their dolls. So, I'd line up my dolls in their room, and I was the teacher. And, you know, you think about who you were at, say, 7 or 8 years old and you ask a kid, and they'll say, you either want to be a teacher, a doctor, a policeman or a firefighter, you know? So, when I said teacher, I was pretty serious about it.

Whitney Johnson: Mm hm. Love it. All right. So, tell us, what does a forensic accounting expert do? Because forensic sounds like CSI. You know, Detective, we've got something here we need you to look at, but instead, you're looking at spreadsheets and corporate culture.

Kelly Richmond Pope: Well, you know, so there's two types. So, I'm more on the academic side. But a forensic accountant in practice is sort of like the CSI person. But looking at the numbers, because if you think about it, every organization, whether it's nonprofit, whether it's for profit, whether it's a governmental entity, has a set of financial statements. And those numbers that show up on those set of financial statements represent a series of decisions maybe by one person, maybe by several people. And so sometimes when those decisions go haywire, you need someone to come in and try to unravel what those past decisions were, because the numbers always tell a story. And so, you need someone that can figure out that story sometimes. So that's what a forensic accountant does, is they use their accounting training tip. It's helpful if they're a CPA, a certified public accountant, but they use their accounting training to understand anomalies that may. Exist in financial transactions. And so, there's a big difference between fraud and forensic accounting. I think fraud is a lot more general. Forensic accounting really fits under that umbrella because there's that accounting piece. So, you do want to understand your basic accounting principles to really try to unravel those numbers. So, you're like a you're like a financial detective.

Whitney Johnson: I love it. And so, did you know you wanted to be a financial detective as a child? How did you end up becoming interested in this in this field?

Kelly Richmond Pope: Well, this is the interesting story. So, I'm a traditional CPA. I went to college, got my undergrad and graduate degree in accounting, sat for the CPA exam, became certified and then I went on and got my PhD from Virginia Tech in accounting. So, everything's been accounting. And I had a student who did a term paper on this field called Forensic Accounting. And believe it or not, professors do read those term papers that students turn in word for word. And there is this paper and this student wrote this paper, and it was so good and it was well written, but it was about this field that I had heard about but never really dissected and understood a lot of it. And when I read about it, I was like, this is me. You know, it's this combination of accounting, sociology, psychology, criminology, auditing, and then just a dash of nosiness like that was me all day. So, I love that. I love the field because if you think about it, everybody really loves forensic accounting. They just don't know it. Because if you are a true crime addict, whether you watch shows, whether you listen to the podcast, most of those shows are about somebody that has mismanaged money and that's trying to hide it. They either kill for it or they're running away because they stole it. But it's all about trying to follow that money trail. So, believe it or not, forensic accounting is all around us. All around us. I mean, you name one show, I can tell you that it's a forensic accounting storyline.

Whitney Johnson: Wow. That makes it so interesting.

Kelly Richmond Pope: It is. It is. It's the fun part of accounting.

Whitney Johnson: Oh, so, you've written a book?

Kelly Richmond Pope: Yes.

Whitney Johnson: Called Fool Me Once. What do you want readers to get out of this book?

Kelly Richmond Pope: There's a lot. You know, one the title I hope speaks to a lot of people because you probably will get fooled once, hopefully just once. But that one time is going to be such an incredible learning lesson for you that hopefully after reading the book, it'll just be once. So, the book is really I like to think of it. It's almost like three books in one because the first half or the first third is about perpetrators. The middle third is about prey, and the last third is about whistleblowers. And so, what I wanted to do is give sort of the full cycle of when fraud happens, all the different parties that often are involved. And so, for the perpetrators, I wanted the perpetrator section to tell what the message was. Anybody can be a perpetrator. So, this idea that, oh, look at them over there, look what they did. Uh, it's us. All of us can rationalize why we could commit a fraud. Now, not to say we're going to do it, but we often rationalize it. So, what I what I wanted to do in the book is dispel this notion that all people steal for greed. And so, I came up with these three categories intentional perpetrators, accidental perpetrators, and righteous perpetrators. Now, most people do not identify as an intentional perpetrator. Those are your Bernard Madoff's or your true crime podcast, your shows. Those are made of intentional perpetrators. And we love them because we like to observe them, but we don't think that we are them. But where you could be, who you could be, you could be an accidental perpetrator or a righteous perpetrator. And so, I wanted people to be able to see their own selves in these perpetrator categories. So that's why I came up with these other two.

Whitney Johnson: And then. Wait, wait, don't wait. Don't go yet. Okay. So, I wanted to ask because. Because you've done a whole ted-ed lesson on called how people Rationalize Fraud. So, talk to us a little bit for a second about. What's the most common? Is it accidental or righteous perpetrator? Which one is more common?

Kelly Richmond Pope: What I'm seeing is I do this this game with people that I created called The Fool Me Once fraud experience, and it's on my website. You can go log in and play. It's free. It doesn't take any it doesn't collect any information, so I won't know. Whitney It's you that said these answers. But what I'm seeing is that most professional audiences are either accidental perpetrators or righteous perpetrators. Now, accidental means you're a people pleaser. You follow the boss's orders. Somebody says, hey, hey, I'm in a hurry. I just need you to sign this document. Just sign it. We'll fix it later. And you're like, sure, boss. Yeah, I'll do it. Or your supervisor, you don't ask questions. You might feel like, oh, I don't feel comfortable about it. But I also don't feel like I can push back. And you don't. Lo and behold, it winds you up with the FBI knocking on your door. You didn't mean to, but you know, you're following the boss's orders. You're a CPA, you're a lawyer. You know, you're somebody that has a professional license and you're just keeping the ball, keeping the team moving, you know, because that's who you are. That's an accidental perpetrator. And I'm sure if not, if it's not you, you know, somebody like that. You know, you know somebody who is so trusting, trusting in the their boss, their CEO, they follow those orders and sometimes they know it's a little shady, but they're not going to push back because they just feel like that they can't. The righteous perpetrator is a little different because they are a more powerful internal employee, like one of your stars who may feel as though the rules don't apply to them and they use their power and their privilege within an organization to help someone outside of an organization. So again, these two categories are for people that engage in fraud, but not necessarily for direct personal gain. It can be to help someone outside of the organization. So wanted people to see like, you know, if you've ever referred a person and you know it's a friend and maybe they didn't meet all the qualifications and you just sort of greased them through the system to help them out, you know, maybe they didn't have the exact income amounts for the loan application because their startup is growing and it's going to be successful in five years. And because you are the senior loan officer, you can get it through. So, you just sort of fudge the number a little bit or just make sure they don't see this, this this part of the application and you help them. You know, those are the things that can be very fraudulent, but people will do it for good to help someone else. So that's the righteous perpetrator.

Whitney Johnson: That's really interesting. So, I want to go to pray in just a minute. But it's interesting because in your book, you know, the subtitle is you mentioned it's \$1 trillion fraud industry, which is the GDP of Saudi Arabia or the Netherlands. And my question was going to be, is it is it really about unchecked greed? Is it that normalized in our economics? And what you're saying is fraud land exist and there is the intentional. But part of the reason it exists is because there is so much unintentional and so much righteous perpetration.

Kelly Richmond Pope: Absolutely. Absolutely. I mean, this this notion that everybody is out to steal and is greedy, if you honestly think that that number, that trillion-dollar number is that large because of that one profile, you're sadly mistaken. That is not why that number is so large. And so, you made the exact point that there are these other

categories or profiles as to why that number is so big and why it's so hard to stop or even identify because so many people don't see themselves as doing something wrong or they think it's not completely illegal. I'm helping somebody. I'm helping you.

Whitney Johnson: Yeah. And it's so interesting because one of the things I talk about continually is companies don't Disrupt people do. It's all about personal disruption. It starts with you as the individual and as I'm listening to you, I think, oh, I'm certain and I probably pretty much everybody who is listening to this has done some type of unintentional fraud in the course of their career, not meaning to. And so, my question is. How do we avoid that? Are there things that we can do?

Kelly Richmond Pope: Well, here's the here's the kicker. How we avoid it, I think, is by embracing those whistle blowers now where we really don't like whistle blowers. And so that was the focus of my Ted talk, because although we say we do, we don't like somebody that's going to step outside of the group and tell even if it's to even if it's to protect society. We don't like people that do that now. Do we not like them because they have more courage than us? Maybe. Do we not like them because we deem them as untrustworthy now that they've stepped outside? Those reasons why we don't like them is not really what I'm trying to unpack. The fact is we don't like them and we've got to stop that because they offer valuable information, valuable information. I mean, behind any good fraud is a whistle blower. I mean, if you just read a couple days after that first published article, because once you get over the initial shock, that second article or that second story is often about that whistle blower. Now, everybody hates this person. You know, this person has been demoted. This person may have had death threats, but is this person really our target now? Should they be? Probably not. And so, the whistle blower section of the book, I think, is what might be the might be our Trojan horse might be what we need to really bring that trillion dollar number down to maybe \$1 billion because we need to embrace them, celebrate them in a way, not just tolerate them, but embrace them. And I don't think we do enough of that.

Whitney Johnson: I want to come back to that in just a minute, because I think that's an important place for us to land. Before we go there, you talked about perpetrator. You talked about prey. And I love this idea of we are perpetrators, we are prey, we are whistle blowers; we are all three. It's not this thing that we're looking at. We are all three. Um, so what allows us to be a prey?

Kelly Richmond Pope: Well, what allows us to be a prey? A couple things. One, busyness.

Kelly Richmond Pope: Okay. Being very busy is one, being very trusting is another. You know, a lot of the white-collar offenders that I have interviewed over the years talk about one of the primary targets being entrepreneurs. Because entrepreneurs are so busy one and two, they tend to be so passionate about their whatever product or whatever service they've created; they find it completely okay to outsource the financial part of their business. So as long as someone tells you that you have \$50,000 in the bank, that's all you need. But that also makes you a prime target for being defrauded. And so, I talk to myself almost every day because I hear myself saying, Kelly, you are too busy. You have got to stop. Stop taking on so much so that you can focus on, you know, going back through all of

your credit card statements and making sure that maybe you didn't get that fraud alert from American Express this time. Make sure all of those charges.

Whitney Johnson: You just got a fraud alert.

Kelly Richmond Pope: But making sure all of those charges are actually mine. But busyness is not our friend. You know, it makes us just brush away a lot of things and then trust, you know, we trust so much now. Some things we can't stop ourselves. For example, when we get on the airplane, we assume that everybody on that safety line has made sure that the engine is running correctly and they were going to speak up if they notice something, even if it was going to cause a big Southwest delay where the whole world is going to be stopped, we hope that that person that notices all of the problems that are going on with this this fleet of planes is going to say something. We hope that that person says something because I have to blindly trust the system. So, what's scary about I think what makes us prey is we give away some of our power just easily, you know, because we just say, you know, either I'm too busy or I just trust the process because I know no one is so evil that they would allow an engine that's going to blow up and put it in my car. No one would ever be that. We trust the process. We trust the system. And I think that that level of trust can make us a future prey, unfortunately.

Whitney Johnson: Is there anything you discovered about yourself when you were writing this book?

Kelly Richmond Pope: What I discovered was when I sat down, quiet myself down, I discovered how easy it was to tell the stories. I discovered a human side that to those that we call perpetrators, like I discovered more of a human side. And I wanted to make sure I brought that out so that readers could see the people as people and not the people as cases or subjects in a case. So, I realized how compassionate and empathetic I was for the perpetrator category, and I also realized how fearful I was of myself to be a whistleblower. Like it's a battle. It's a war you're walking into. And so, I questioned myself all the time, like, could I be like the whistleblowers that are covered in the book? Could I be like those people? And I don't know. So those are a couple of discoveries that I witnessed as a very self-reflective moment. Several self-reflective moments.

Whitney Johnson: As I hear you talk about whistleblowers, we think about it in this very definitional way. But there's a much broader category, which is a willingness to speak up in a situation where it's not going to be popular. And so let me ask you a question around being a whistleblower in the more generic sense. Can you think of an experience in your life? Maybe you were a teenager, maybe you were a child where you had that experience of being a whistleblower in the generic sense?

Kelly Richmond Pope: Yeah, I can think of this, I just remember being in college and discovering that a really good girlfriend of mine, her boyfriend, was cheating on her. And so, was I going to be the person that was going to blow the whistle? Because I knew if I did, I'm risking my friendship with her. Will she believe me, or will she side with him? You know, and as silly as that might sound, that dynamic still plays out in most whistleblower situations. For example, if I come forward with this information, she's going to blow back on me and say, well, what about you this

and what about you this and what about you that? Am I ready for that? Am I going to risk my relationship to bring some knowledge to her that she should actually know? And so those I mean, that's whistleblowing 101, in my opinion, because you have to decide. And I remember for a long time I didn't say anything because I was scared. Like I was scared to jeopardize my relationship with her because I felt like I couldn't trust how she was going to respond. And I think corporate whistleblowers go through that exact same situation because they wonder, okay, if I disclose this information to my organization, are they going to support me? Or are they then going to look at everything I've done and then turn the mirror to me and then I'm going to be fighting for my own, my own name, my own reputation. And that's happens all the time. So that was really my first serious whistleblowing dilemma, because everything that you hear me say is about human emotion, you know, and am I willing to give that up? And my and it took me a long time to find the voice to say, listen, honey, let me tell you what's going on, okay? Just and I'm willing to risk this relationship because you need to know and no one's going to tell you unless it's me. So that was my first experience, and I still remember that to this day. And we stayed friends. But we had a little break. We did have a little break. You know, we had about a three-year break where she was just like, I can't trust you, Kelly. I'm like, really? Like, you can't trust me. But, you know, that's how it that's how it goes when you're a little bit younger.

Whitney Johnson: Well, I think it's not even how it goes when you're younger. I think it's -- we're angry. And so, the person who delivered the news becomes the object of that anger. And so, especially if they, you know, they care about you, you're more likely to, like do it on them.

Whitney Johnson: But sure, within the context of the workplace, I guess the question would be, what does it take someone to actually step up and report? Do you find that there are some situations or. Not situations, but conditions where people make that decision that they're going to step up and report something at work.

Kelly Richmond Pope: Great question. And I think it speaks to the various categories of whistleblowers that I talk about and those being accidental whistleblowers, noble whistleblowers and vigilante whistleblowers. Now, vigilante whistleblowers, those are your tough ones. You know, they are the ones that are going to read the code of conduct from top to bottom. And they know if anybody gets out of line and when they know when they see it, they tell it, you may not have anything to do with them, but they are the protectors of the organization in general. And what I find is those people tend to be a little bit more senior and older in their career or older in age and more senior in their career because they can take the hit because it's coming. You know, when you speak out, you know that you're going to receive some type of some type of attack, some type of loss. But if you are 30 plus in your in your career, so you're close to retirement, kids are out of college. They're in their homes. You don't have the same demands on your money and on your time. And you see something. You have your voice. You know your voice and you speak out. And whatever comes is what comes because you're ready for it. Compare that to the accidental and the noble whistleblower and the accidental whistleblower. They're just doing their job and they stumble upon it and they report it, but maybe not as soon. What I tell my students a lot, my graduate undergraduate and graduate students is you are the first in in an organization and the first in may be the first to see because people that have been somewhere for a really long time understand the system. They know the routine. They don't see new in the way new

eyes do see it. So, I tell my students, you all might be more likely to be an accidental whistleblower if you were to be one, because first in first sight, you know, that's what I like to say to them. And so, they can be a little bit younger. So, you have like the two, two, two ends of the spectrum. You have your accidental here and you have your vigilante here. In the middle is your noble whistleblowers. Noble whistleblowers are part of a team and they notice everybody on their team is not doing what they're supposed to be doing. And maybe it's going back to the airplane industry. Maybe the safety engineer team doesn't want to recognize a problem because that's going to lead to a multi-million-dollar recall of some sort and it's going to cost your company a lot of money. And it may lead to layoffs. If you report this, this is what could happen. And so, your whole team knows this, but no one reports a safety violation that needs to be told to, you know, up the food chain. And so, you know the rules and you report it. Everyone attacks you. You're the lone Ranger that comes out and says, hey, this is our job to protect safety for these people that don't know that what evil could lurk if we don't do our job. We've got to report this. And I'm going to step out and say this. But you step outside of the group. That's a noble whistleblower. What's interesting about Accidental and Noble's. They don't automatically identify as being whistle blowers because they're doing their job. Vigilantes. You know, I'm a self-proclaimed vigilante. We're going to say it all day. We're like, whatever, Bring it on. I'm ready for you. And so, they are a lot different than the other two categories. But we need them all. They're all very valuable, but we need them all.

Whitney Johnson: Think about films that you know the film. I think it was *The Pelican Brief* with Julia Roberts. Like there, that that's the classic case of an accidental whistleblower, right? They yeah, they're like. They stumble on something.

Kelly Richmond Pope: Yeah.

Whitney Johnson: Yeah, and so, I suspect many of the films that are around whistleblowing are probably the accidental.

Kelly Richmond Pope: Yeah, because the vigilante whistleblower, it creates a very odd emotion, I think, in a viewer and a reader, because sometimes you have to portray that person as a little bit aggressive, maybe a little bit disgruntled. They may have very good factual information. But when you think about them in a film, you got to like somebody. So, like, what? How do you make the viewer or how do you create that on camera experience? I can't hate everybody in the film. Right? And so, we don't really want our viewer to hate a whistleblower. Yeah, but if it's a vigilante, you're sort of like, gosh, why don't you just keep your mouth closed, you know, like that. You don't want to have that type of.

Whitney Johnson: But the accidental and the noble we can like. They're the heroes. Okay, so let's change gears for just a bit. A lot of us have interests that we love equally but are very far apart. For example, forensic accounting and filmmaking. In our parlance. We talk a lot about the s curves of learning these different curves that you're on. So, my question for you is how did you find the capacity, the ability to bridge the gap between these two? And more fundamentally, how did you make it happen?

Kelly Richmond Pope: Yeah, well. What I what I try to do is find the similarity in the differences. So, one might say filmmaking has nothing to do with being an accounting professor. You know, how do you merge these completely what appear to be polar opposites opposite careers together? But when you think about filmmaking is just a platform to share a message. That's really what it is. And documentary filmmaking is a platform to really share more of a research message. Well, being an academic has a direct research component to it. That's what you get your PhD for. Like you learn how to do research, you learn how to ask questions. So, to me, from my view, these were the same fields. They weren't different, they were the exact same one. You're asking questions, but filmmaking is just a different platform to ask a question. So, you think about in a research paper, you might ask yourself, what is the research question in a film you're asking. Well, how do I come up with the log line? Well, the log line and the research question are exactly the same thing. So then when you think about what you're doing in a paper is you are looking for data and sources to support whatever that research question is. Well, in a film, you're looking for subjects to do interviews to support whatever that log line is. So, you know, the two things for me were exactly the same. So, everything that I think of that might be different. I look up, look at it as they're actually similar. You know, there's some similarity in each. I try to use humor a lot in my classroom and my presentations. And you think about, okay, why would you think there's any relationship between comedy and teaching? Well, when people laugh, it's a sign that they're engaged and they're paying attention. So, if you infuse that, there's some similarities there between classroom engagement. And so like, I try to find how things can work together. So that's what I when I discovered documentary filmmaking, I was saying this is just a research paper on screen. That's all this is, you know, but the dash of entertainment in it, but especially documentary filmmaking. And so, as that as that genre has gotten so much larger, it's just made it just an easy it's an easy place for an academic to just sort of slide right in.

Whitney Johnson: Mm hmm. I love that. What did you say? You find the similarities and the difference? Is that what you're looking for?

Kelly Richmond Pope: Yeah. I find the similarities and the differences, you know, because that question comes up all the time. Like, how did you go from this to that? And I'm like, well, this is that, you know, like these two things are the same thing, you know, I think. About even our film students here at DePaul. If I were to become a filmmaker. As a filmmaking student, I would have a major in film would be my minor so that I could talk about the subject that I know about best, as opposed to only learning the techniques of storytelling. I need some stories to tell. So many filmmaking with psychology or sociology so you have something to actually talk about and film and then analyze. So, I try to find the similarities and in what people perceive as different.

Whitney Johnson: I love the title All the Queen's Horses.

Kelly Richmond Pope: Um, thanks.

Whitney Johnson: So, what about the funding because that or do you find that putting together funding for a documentary is the same as putting together funding for research projects? I mean, do you see it as the same as well?

Kelly Richmond Pope: Well put. Raising for a film is very similar to raising for a business, a startup. But the big difference is the biggest difference is a startup. You can go to an investor and say, well, this is what your return could be. There is no return in documentary filmmaking. It's a donation. So that's the difference. So, your population of people that you're talking to is a little bit different because you're either talking to very wealthy or you're talking to grant funders versus investors. But you still got to put your pitch together. You still got to be able to sell it quickly. So, it's the same skill set, you know, different audience, but same skill set of the either the filmmaker or the founder of a startup.

Whitney Johnson: You're a master at thinking about transferable skills. I can imagine. I mean, so many people, when they're trying to change careers, struggle to be able to translate one skill set to another. And it's interesting just hearing you say, oh, no, this is transferable. This is transferable.

Kelly Richmond Pope: Oh, yeah, absolutely. It's so true. I mean, at most, most things are. I remember years ago; I had a couple of younger professors who would say I am so scared about speaking in public. And I'm like, you want to be a professor and you're scared about speaking in public? Go take an acting class. Like, if you don't think and the type of acting you need to do improv because that is thinking on your feet. People are asking you to here's a topic just, you know, just sort of riff off of it. That's what students do. They ask you a question and you have to come up with an answer off the cuff. You don't know what their question is going to be. So, you know, there's transferable skills. So, I told this one younger professor, do take six weeks, a couple months and see if you can do a play or do some theater. And so, get uncomfortable. And trust me, you will find your voice that you can use in the classroom. So yeah, there's a lot of transferable skills. I think.

Whitney Johnson: So. Good. All right. So, what do you want to cover in your next documentary?

Kelly Richmond Pope: Uh, you know, so many people ask me, am I going to do another one? And I'll tell you, Whitney. It's so hard. I mean, it's so hard if you want to do it and you want to see it on a big screen. So, if you want to see a Netflix, Amazon, if you want to get there, it's hard because you're asking people for money. And we have just been in as a society we've been in a time when coming out of Covid. There are so many people that can't pay their bills they've been laid off. So, you're going to these philanthropic people that are donating money to organizations that are food banks or helping people not get evicted. And then there's you saying, well, can you give me some money for my documentary film? So, you know, it's a harder ask. I think right now, I think we need to see the economy improve somewhat before I can say, yeah, I can raise 400 or half \$1 million for a documentary. Like I can see that. I think we need to feel like the cash is just out there and I think it just feels a little bit tight, especially when you hear every other week debt ceiling conversations and the recession. It's hard to think about, okay, I'm going to go and raise and ask for a donation from all these people right now. So, I think timing has a lot to do with

these types of projects. And, you know, if we had not had the pandemic, maybe, you know, I could see myself being able to raise. But right now, I think we just probably need another 18 months to just sort of settle. I think the country needs to settle. We have an election coming. Like all these things impact your ability to raise money for anything, you know? So, I'm just sitting back.

Whitney Johnson: All right. One of the things, though, I think is interesting to hear you say is that while it might be more difficult to raise money, you feel like you could, but you on some level, you feel like in good conscience it's not a good time to be asking people. To divert funds from a food bank, for example, to a documentary. That's what heard.

Kelly Richmond Pope: For me right now, you know, I, um. I'm also a professor, and the majority of the students were. I am a professor at. We have a pretty significant amount of students that are first generation college students that are nontraditional college students. So, coming to college is a sacrifice to them, you know, so you that's sort of on the on this side. And then the films on this side and you're just sort of like, uh, like I know this donor. Should I ask this donor to support this student going to summer school to help them graduate? Or should I ask this donor to give me a donation so I can do my own personal project? You know, it's hard. Yes. You know. Because my students have faces that I see every day. And when you see people in need and you know that you can put their need with someone else, you're just sort of like, uh, what should I do?

Whitney Johnson: That's really powerful? All right. You said earlier you're a bit of a psychologist, so is there something weird that we don't realize about the human mind that you've seen from your vantage as a financial detective?

Kelly Richmond Pope: You know, what I always find fascinating is how we can excuse our unethical behavior and judge others quickly, easily all day. And I have seen it play out in my face in audiences and they have seen it, too. And it's just so remarkable how holy we are and how evil everybody else is. And just watching that transformation in front of your face is shocking. I tell you; we just did a presentation with one of the people out of the book in the Righteous Perpetrator chapter. And we were at a financial institution, so we were doing a fireside chat. So, I was doing a talk on fraud. And so, for the first 50 minutes I was talking about, you know, how fraud happens, red flags. Red flags that are commonly missed, how you can protect your organization. And then I started talking about the book and the different categories. And I said, you know. We're going to talk about righteous perpetrators. And we have one of the righteous perpetrators here in the audience. And she stands up and comes on stage with me. And people are just like, you could hear everyone gasp. They're like, oh, because they had read the book previously. So, she goes on to tell her story. And this one gentleman was just so mean and said, you know, I don't feel sorry for you one bit. You should have known what you were doing and you did it. You knew and you did it anyway. Okay. And she said, you know what? I accept that. I'll take that from you. 17 minutes later, he describes a situation where he embezzled a grill from. I think it was like Lowe's because he knew he bought a grill. He was given two and he knew that he was given two when he got home. Didn't take it back and was like, well, it's not my fault. And I'm like And I said, well, what makes you different from her? He was like, you know what? I guess you're right. He ended up

apologizing. But, you know, we're in an audience of 90 people, and he's sitting there telling her how wrong she is. And when he told that story, I said, Excuse me, sir. Explain to me what makes you different from her. The difference between the two of you all. She got caught. You didn't.

Whitney Johnson: Wow. What did what. What did the audience do?

Kelly Richmond Pope: They fell out laughing. I think they fell out laughing one, because I think they might have been shocked that I picked up on it and I called him out on it. Yeah, but I was just like, this is exactly what I'm talking about. This idea that, "Oh, that's you. Look what you did. I would never do something like that." But you just confessed that you would, and you did, you know, and you saw nothing wrong with it. But you can point the finger at her. Come on. You need to turn that finger around and point it at yourself. You know? So, watching that happen time after time after time is what? I'm just. I don't know what the social psychology theory is for that, but there is one.

Whitney Johnson: I think I don't know if this is your next book or a documentary, but I think that really diving deep into the social psychology around each of these would be fascinating because I find myself as you're talking, I'm like, but why do you think we do this? And, you know, the research is out there, you know, for sure. So, it would be very, very interesting. All right. So, and I'm about to ask you a question that you may not have the answer to, but that's okay. So how do we create a workplace that incentivizes openness and honesty so that folks don't feel like they have to resort to an anonymous email to an enterprise reporter or something else? So, is there a role of a leader in preventative care, if you will, to make it so that you can be a whistleblower and not be completely become a pariah?

Kelly Richmond Pope: I think all that leader needs to do is celebrate and promote when those types of pieces of information are brought to you. You say it's important for our culture, for me to celebrate you. And I want everyone to know what you did and how thankful and happy I am for you and how we're rewarding you. And I want to create this kind of dialog and this kind of narrative that we share when this kind of information is brought forward. Because if I can say who you are, what you did, how much you saved or who you saved, that's how we can celebrate this type of this, this, this type of information. And I think that changes the culture. I think we could start there. Then people don't need to feel like they need to hide under a table when they find something. You know, if they know that senior leadership is really behind them, it's just not lip service. I think you'll find more people willing to come forward, especially if it is something that by coming forward, it saves your organization, you know, lots of percentage points or millions of dollars. Like you want people to say something.

Whitney Johnson: And hearing you say that it's basically whistleblowing is just feedback on steroids, right? Yeah. So yeah, if we do the work of making it possible for people to deliver feedback and to not retaliate when they do.

Kelly Richmond Pope: Not even escalate to what we're calling whistleblowing, you know, it may not even escalate to that because I think when we're using the word whistleblower, it's gotten bad. You know, it's gotten bad. We're more

in a serious category, but there's so many levels before we get there. So, like what you're asking is how can we create those levels before we actually get there?

Whitney Johnson: Okay. So, Kelly, my final two questions. The first one is something that I ask in in coaching conversations and at the end of the podcast, which is what was useful to you in this conversation. So, it might be something that you said that came out of your mouth that you didn't expect, or it might be something I said, but probably not. It's more likely just an observation that you made as we were having this conversation. So, what was useful to you in this conversation?

Kelly Richmond Pope: I think your question of asking me what did I realize about myself during the writing process? Because I think that that forced me in a very quick way to be reflective. But because you asked me the question, it had to be very authentic and top of mind. So, it's not as though you gave me the question in advance and I had a canned answer. It was that a true, authentic this is how I felt going through it. And I appreciate that question because, you know, a lot of times when you do talk to people, most people will ask you something that's very, very similar. And I found that question to be, um, a time for me to reflect on what's bubbling right here. And, and that was, that was that forced me to do that.

Whitney Johnson: Any final thoughts?

Kelly Richmond Pope: My question is, and I was doing a lot of reading about you and your book and your the disruptive movement. And so, do you find that people that are reading your book or that you're doing coaching with, are they at a point where they want to disrupt themselves or are they at a point where somebody else disrupted them and they're trying to put their lives back together or both?

Whitney Johnson: I think it's both. I think it's both. So, if I think about one of the one of the gifts of the pandemic, obviously it was terrible. But there were also gifts, which is that it disrupted all of us in some form or fashion. And so, I think a lot more people were saying, all right, I just got disrupted and this felt terrible, but wow, I'm actually navigating this better than I thought I was. I think I could do more of this. And so, there's some of that putting the pieces back together. But there's some of it, which is I want to do more of that. Um, so kind of coming back to the conversation that we've been having, which is if I'm going to navigate through disruption, I have to be willing to disrupt myself. That is actually the only way through. And so, for me, listening to you talk and that recognition of I am the perpetrator, I am the prey, I am the whistleblower, I hope. That is what disruption personal disruption is about. It's about that willingness to step back from who you are today into who you can be and recognize and be willing to look at all pieces of yourself. Because some of these pieces are the perpetrator. That is not good. The prey. That is not good. The whistleblower is good and yet it's a both.

Kelly Richmond Pope: Thank you. That's a great answer.

Whitney Johnson: All right. This has been so interesting, and I didn't expect that a conversation on fraud in the workplace could be delightful, but in fact, it was.

Whitney Johnson: So, thank you very much, Kelly.

Kelly Richmond Pope: Thank you for having me. This was great. Thank you so much.

I can't stop thinking about Kelly's story, how her friend had that cheater of a boyfriend and how her response, Kelly's response to that would inform so much of her life and personality. It truly is the easiest thing to do. Nothing. But that's where we become ourselves, I suppose. In that Hans Christian Andersen story about the emperor with no clothes. It's the kid in the crowd who's the first to point out their leader's condition. All right. So here are my takeaways:

How many of us, looking back like that guy with the embezzled grill from Lowe's? How many of us have helped build fraud into that trillion-dollar industry? How many of us have helped get a friend a job? How many of us have buckled under a deadline? What I took away from Kelly is that it's human. It's natural. In those high-pressure situations, the line can get so blurry we might not even see it. You can be predator and prey, but it's important to realize that there's a third option when we see the problem for what it is. We're not helpless to that cycle. We can speak up. We can say, "Hey, this guy, he doesn't have any clothes." The other takeaway is that instinctual fear and just rejection of whistleblowers. We don't like them and we can't explain why. And I appreciate that Kelly didn't try. She took that as the foundation of her research and then built out real solutions from that assumption. It's the power of a great documentarian to go beyond the subject and tell a story that continues way after you're done watching it on Netflix. One last thing. Kelly is a master of the transferable skill. Everything is just something else in a different bottle. Accounting is detective work. True crime is accounting. Research is just filmmaking. Intentional filmmaking. When we're jumping from one S Curve to another, it's important to reflect on what you can bring with you, what tools can serve you if you just look at them a little differently.

For more on transferable skills, listen to our episode with Wendy Sachs. And for more on being selfless in a transactional world, listen to Steve Young Episode 289. Thank you again to Kelly Richmond Pope and thank you for listening. If you enjoyed today's show, hit subscribe so you don't miss a single episode. Thank you to our producer Alexander Turk, production assistants Stephanie Brummel and Ange Harris and production coordinator Nicole Pellegrino.

I'm Whitney Johnson

and this has been Disrupt Yourself.