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**FATHER SENTENCED TO 15 YEARS IN PRISON, FOLLOWING EIGHT-YEAR TERMS IMPOSED ON SON AND DAUGHTER, FOR THEIR ROLES IN \$10 MILLION AFFINITY FRAUD SCHEME THAT SWINDLED 2,000 VICTIMS**

CHICAGO — A Chicago man was sentenced to 15 years in federal prison, after eight-year prison terms were imposed previously for his son and daughter, in connection with a massive “affinity” fraud scheme in which approximately 2,000 victims were swindled of approximately \$10.7 million in losses. The father, **Roy Fluker, Jr.**, 56, of Highland Park, who was arrested in Florida where he fled after failing to appear for sentencing last December, received the 15-year term late yesterday from U.S. District Judge Gary Feinerman in Federal Court in Chicago. Fluker, his son, **Roy Fluker, III**, and his daughter, **Ronnanita Fluker**, were each convicted of multiple fraud counts following a trial in May 2010.

Roy Fluker III, 31, of Walled Lake, Mich., was sentenced Aug. 16 to eight years in prison by Judge Feinerman, and Ronnanita Fluker, 34, of Highland Park, Mich., was sentenced to an eight-year prison term last December by U.S. District Judge David Coar, who presided at the trial. Both judges imposed \$9 million preliminary forfeiture judgments against all three defendants and ordered payment of \$7,336,957 in restitution.

All three defendants participated in a scheme between 2005 and 2008 in which they fraudulently obtained approximately \$18 million from victims, as well as some victims' homes, through their operation of companies called All Things in Common, LLC, which did business as More Than Enough, LLC and Locust International, LLC. The defendants marketed what they touted as an educational and financial program called the "Spend and Redeem Program." They represented to participants in the program that in return for an investment of money, the participants would receive 25 percent of their total investment every month for 12 consecutive months — a 200 percent profit in one year. Defendants also marketed what purported to be a financial program called the "Housing Program," which they claimed provided a way for people to reduce their mortgage payments and to own their homes clear of any mortgage within five years.

The majority of victims were individuals whom Fluker and his children targeted at gatherings in Chicago area churches and hotels. Fluker and his children marketed their programs exclusively to the African-American community.

The defendants made numerous misrepresentations and material omissions as part of the fraud scheme, resulting in obtaining more than \$18 million from thousands of participants in the Spend and Redeem Program and from more than two dozen Housing Program participants in about only 18 months. They misappropriated much of the participants' money and property for their own use, as well as to make Ponzi-type payments to earlier participants. By making these Ponzi-type payments, the Flukers kept participants from complaining to authorities and created the false impression that the programs were profitable, encouraging current participants to reinvest and others to make new investments, and to encourage Spend and Redeem Program participants to also participate in the Housing Program.

Millions of dollars that were fraudulently obtained were paid back to certain investors, and losses totaled approximately \$10 million when the scheme collapsed in 2006. After local banks froze multiple accounts the defendants used to commit the fraud, the Illinois Attorney General's Office successfully recouped approximately \$3.4 million for victims, resulting in a remaining loss today of more than \$7.3 million.

Patrick J. Fitzgerald, United States Attorney for the Northern District of Illinois, announced the sentence today with Thomas P. Brady, Inspector-in-Charge of the U.S. Postal Inspection Service in Chicago, and Robert D. Grant, Special Agent-in-Charge of the Chicago Office of the Federal Bureau of Investigation.

The government was represented by Assistant U.S. Attorneys Stephen Heinze and Jessica Romero.

The case is part of a continuing effort to investigate and prosecute mortgage fraud in northern Illinois and nationwide under the umbrella of the interagency Financial Fraud Enforcement Task Force, which was established to lead an aggressive, coordinated and proactive effort to investigate and prosecute financial crimes. For more information on the task force, visit: [www.StopFraud.gov](http://www.StopFraud.gov).

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