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Anchorage Woman Pleads Guilty To Engaging In Scheme To Defraud Clients And Family Members Of Nearly \$1 Million

FOR IMMEDIATE RELEASE

August 9, 2011

Anchorage, Alaska – United States Attorney Karen L. Loeffler and Principal Deputy Assistant General John DiCicco of the U.S. Department of Justice, Tax Division, announced that an Anchorage woman pled guilty in federal court in Anchorage to three felony charges stemming from a scheme to defraud clients and family members of nearly \$1 million.

On August 8, 2011, Frances Yvonne Rowland, 43, a resident of Anchorage, Alaska, entered her pleas before United States District Judge Timothy M. Burgess. She pled guilty to one count of obstructing the Internal Revenue Service, one count of credit card fraud, and one count of aggravated identity theft. Judge Burgess accepted her pleas. Rowland has also been known as Yvonne Rowland, Frances Yvonne Carter and Frances Leary.

According to statements made in court, between 2005 and 2008, Rowland owned and operated several businesses in Anchorage and Wasilla, Alaska, including Carter and Associates, LLC; Carter Organization, LLC; Carter Financial Group, LLC; and Carter Tax, Inc. These businesses provided accounting and tax preparation services to individuals and small businesses. Rowland also maintained and controlled bank accounts in the names of her various businesses.

Using her businesses, Rowland devised and executed a scheme to fraudulently obtain money from her clients. Her scheme followed a general pattern in which she first prepared tax returns on behalf of her client. When her clients owed taxes, Rowland persuaded many of them to pay their tax liabilities to her "trust" account, promising that she would then transfer the funds to the IRS. In all, Rowland persuaded at least nine separate clients to transfer over \$700,000 to accounts that she controlled.

Rather than paying her clients' monies to the IRS, Rowland instead transferred the funds to accounts that she controlled and used the money to pay business and personal expenses. These expenses included personal travel, home mortgage payments, payments toward other clients' tax liabilities, and payments of court-ordered restitution.

In order to conceal the fact that she was falsely obtaining and using other people's money, Rowland filed false documents with the Internal Revenue Service. These included forms requesting extensions of time to file returns, when in fact the clients' returns had been completed and the defendant had been given the monies to pay the taxes that were due and owing. The defendant also prepared and filed tax returns with the IRS that were different than the returns she had prepared for and provided copies of to her clients. The returns filed with the IRS reported different numbers relating to the amount of taxes owed or the amount of payments made by the clients, thereby concealing from the clients and the IRS the fact that the defendant had kept the money rather than paid it to the IRS.

After clients became aware of the fact that the payments to the IRS had not been made, Rowland delinquently paid the taxes, accrued interest, and incurred penalties to the IRS on behalf of the taxpayers, often with funds she had obtained from other taxpayer clients who mistakenly thought that the money was being used to pay their own taxes.

In addition to her tax-related scheme, Rowland also pled guilty to stealing her father-in-law's identity in a scheme to obtain numerous credit cards in his name without his knowledge. In total, approximately \$85,000 was charged to these cards between January 2005 and December 2007.

Judge Burgess set sentencing for November 18, 2011. The law provides for a maximum term of three years in prison on the tax-related charge. Rowland also faces a maximum ten year sentence for credit card fraud, and a mandatory two-year consecutive sentence on the aggravated identity theft count. Under federal sentencing statutes, the actual sentence imposed is based upon the seriousness of the offense and the criminal history, if any, of the defendant.

The Internal Revenue Service-Criminal Investigations conducted the investigation that led to the

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prosecution of this case. Prosecution of the case was handled jointly by Assistant United States Attorney Thomas Bradley and U.S. Department of Justice, Tax Division Trial Attorney Stephanie Carowan.

[Return to Top](#)

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