*Actual clients not depicted in photo*

# OUTSOURCING TRUST

### Why would Advisors place clients at high risk by referring them to undependable online services with low accuracy rates?

Claire and her husband Ken, both in their early seventies, were making some needed life changes. The last three decades of their lives had been a crazy blur of frenzied activity. They were co-builders of an immense fortune with homes in Louisiana, Nevada, and Texas. The homes in Baton Rouge, Louisiana, and northern Nevada were carefully chosen so they could be closer to their children, grandchildren, and great grandchildren.

On paper Ken and Claire were considered to be an ultra-high-net-worth couple, but to those who knew them, they were low key, kind, and always willing to help the less fortunate. Their work, combined with their love of adventure travel, brought them in close contact with people in the impoverished nations they visited.

They decided that their legacy would be to improve the lives of the underprivileged, and their wealth would be used to educate young girls in Third World countries. While Ken and Claire pursued their new charitable endeavors, their children concentrated on managing the family business.

Shifting gears and slowing down their lives, Ken and Claire had decided to settle into their favorite property, a large ranch in the hill country of Central Texas. Sadly, their vibrant world came to a standstill in early 2017; Claire was diagnosed with stage 3 breast cancer. As their family rallied around Claire's uncertain recovery, the management of their other two properties and staff went on without their supervision.

In early 2019 Arturo, the faithful handyman and caretaker on their beloved Texas ranch, decided to retire and return to his family in Mexico. Thankfully, Claire's cancer was in remission. Because they had put off replacing Arturo, the couple was desperate to fill his position as quickly as possible. Ken did not give it a second thought when a trusted advisor suggested they use a well-known online database to vet applicants applying for the position. The site offered a background check for $99.00 as a part of the service.

After speaking with multiple applicants, Ken and Claire settled upon John. He was soft spoken and charismatic. His resume was sprinkled with all the skills they needed and showed long-term employment in Texas. As an added bonus, he was willing to live in the caretaker cottage.

Having an employee who was close at hand was a dream come true, and they certainly could not let him be hired by the owner of a neighboring ranch whom they knew was also seeking new employees. Ken used the online background report offered and called two work references. When the report came back without issue, they promptly hired him and he moved in.

It did not take long before the once seemingly charismatic employee was showing signs of troubling behavior. He flirted with the housekeepers, making them so uncomfortable with his salacious comments that they went to Claire for guidance. Ken noticed the carpentry skills listed on John's resume were not evident when he asked John to repair a leg on a bookshelf in the study. Instead of working five or six days per week as they had agreed upon, Ken and Claire were lucky if they saw John more than three days a week.

Furthermore, when Ken asked him to travel to their home in Nevada to retrieve several sculptures, John stated he had lost his driver's license and was unable to travel. Things were just not adding up.

Alarmed by this situation, their daughter sought advice from their Family Office who, in turn, referred Ken and Clair to Teresa Leigh Household Risk Management ( TLHRM) for a comprehensive assessment of their new employee.

In less than a week the customized TLHRM Work Life Profile© revealed that John was not the person they thought they had hired. In fact, he had stolen the identity of his cousin who lived in Texas. His real name was Tony.

Tony had led a transient life with multiple short-term ranch jobs and numerous DMV violations in Utah and Nevada. Most shockingly, his last long-term residency was a state prison in Youngstown, Ohio, for sexual assault and burglary.

Ken and Claire were aghast at the level of risk they had exposed their loved ones to and enraged that the online report which they had purchased revealed no issues whatsoever.

**The TLHRM Work Life Profile© provided the information needed to make critical changes; Tony was immediately removed from his employment and cottage.**

**The TLHRM Work Life Profile© is unique in its ability to deliver an accurate indepth work history and personal profile of a perspective employee. TLHRM has a 98% success rate when hiring domestic and property employees.**

Thinking back, Claire wished that they had known about Teresa Leigh Household Risk Management when they first thought of replacing Arturo. Life would have been safer and much less chaotic.

## Outsourcing Your Trust

**Today a record number of individuals and families like Ken and Claire's continue to rely heavily upon the level of accuracy of online databases when hiring domestic and property staff.**

**In addition, employers can be overconfident when interviewing and may not be aware of the high number of applicants who are unqualified due to criminal backgrounds, fraudulent work histories, 'sketchy' references, or mental health issues.**
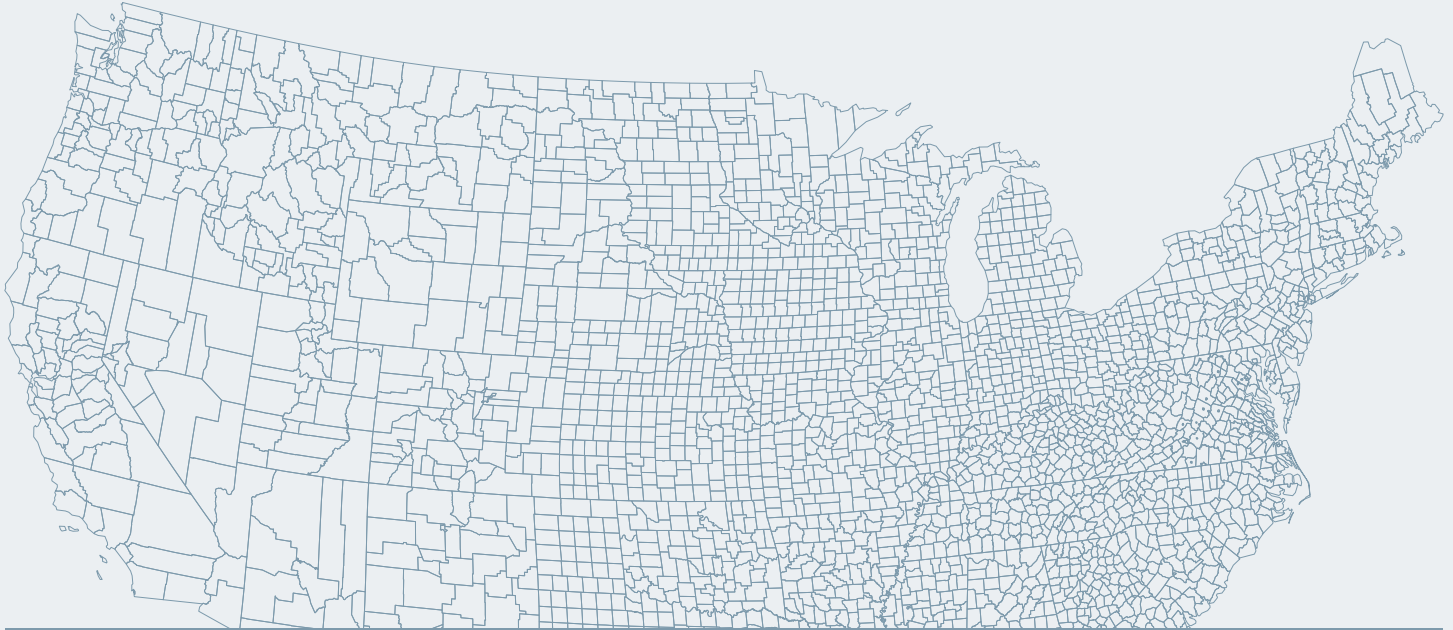
## When vetting applicants using only online search companies, the user should be keenly aware of the following limitations of these services:

1. The 50 states and 3 U.S. territories have a total of 3,242 different counties, parishes, census areas, and independent cities referred to here as Counties.

2. Counties are responsible for entering their criminal arrest, conviction and civil complaint information independently.

3. Counties are not connected by a centralized U.S. criminal database system that can be accessed by private online database companies.

4. County computer systems may be outdated, unsecure or become hacked. They may also contain multiple human reporting errors such as incorrect names, dates, and Social Security numbers. Criminal charges or civil complaints may have been dismissed, amended, sealed, or lost.

5. Counties do not always allow the sale of their data to online database companies.

6. Online database companies are required to purchase their data from individual reporting Counties.

7. Online database reports can be out-of-date, incomplete, or inaccurate.

8. Online database reports do not identify individuals with mental health issues.

9. Applicants' identities, social security numbers, or other documentation can be easily falsified or stolen.

10. States may have strict employment laws on the use of pre-employment background investigations prior to a written offer of employment. A violation may carry heavy fines and the possibility of a discrimination lawsuit by applicants.

**Watch our video presentation on Outsourcing Trust:**
*https://teresaleigh.com/videos/outsourcing-trust-01-2020*

**For more information please visit:**
**teresaleigh.com**



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