

UNITED STATES OF AMERICA
IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN
DISTRICT OF MICHIGAN, SOUTHERN DIVISION

UNITED STATES OF AMERICA,
Plaintiff,

vs.

JANET MAVIS MARCUSSE, DAVID
REX ALBRECHT, GEORGE
TERRANCE BESSER, DIANE
RENAE BOSS, WESLEY MYRON
BOSS, DONALD MAYNARD
BUFFIN, JR., WILLIAM EDWARD
FLYNN and JEFFERY ALAN
VISSER,

Defendants.

No. 1 : 0 4 CR 0 1 6 5
Robert Holmes Bell

Hon.

Chief, U.S. District Judge

INDICTMENT

The Grand Jury charges:

COUNTS I - 39
(Mail Fraud)
Introduction

1. At all times relevant to this Indictment, Defendant Janet Mavis Marcusse was a resident of Kent and Allegan Counties, in the Southern Division of the Western District of Michigan and other places unknown to the Grand Jury. Janet Mavis Marcusse represented herself to be a successful investment and financial advisor, with access to secret investment opportunities, not available to the general public. Janet Mavis Marcusse operated an investment company called Access Financial Group.

2. At all times relevant to this Indictment, Defendant George Terrance Besser was a resident of Macomb County, Michigan and other places unknown to the Grand Jury. George

Terrance Besser represented himself as a partner to Defendant Janet Mavis Marcusse in the business, Access Financial Group.

3. At all times relevant to this Indictment, Defendant Diane Renae Boss was a resident of Ottawa County, in the Southern Division of the Western District of Michigan. Diane Renae Boss was the assistant to Janet Mavis Marcusse and office manager of Access Financial Group from approximately July 1998 to April 2001.

4. At all times relevant to this Indictment, Defendant Wesley Myron Boss was a resident of Kent and Ottawa Counties, in the Southern Division of the Western District of Michigan. Wesley Myron Boss was a salesman and a sales manager for Access Financial Group from approximately August 1999 to April 2001.

5. Diane Renae Boss and Wesley Myron Boss were married on December 11, 1999.

6. At all times relevant to this Indictment, Defendant Donald Maynard Buffin, Jr. was a resident of Kent and Ottawa Counties, in the Southern Division of the Western District of Michigan. Donald Maynard Buffin, Jr., was a salesman, sales manager and the office manager of Access Financial Group from approximately January 1999 to April 2001, and April 2001 to December 2001.

7. At all times relevant to this Indictment, Defendant Jeffery Alan Visser was a resident of Kent County, Michigan and the state of Missouri. Jeffery Alan Visser was a salesman, a sales manager and an office manager of Access Financial Group at various times from approximately October 1999 to November 2001.

8. At all times relevant to this Indictment, Defendant William Edward Flynn was a resident of Marinette County, Wisconsin. William Edward Flynn was the boyfriend to

Defendant, Janet Mavis Marcusse, and a promoter for Access Financial Group.

9. At all times relevant to this Indictment Defendant David Rex Albrecht was a resident of Kent County, Michigan. David Rex Albrecht was a promoter for Access Financial Group, receiving finder's fees for steering clients to Access Financial Group.

The Scheme

10. Beginning on or about January 1, 1998, and continuing to the time of this Indictment, in the Southern Division of the Western District of Michigan, and elsewhere, the Defendants,

JANET MAVIS MARCUSSE,
DAVID REX ALBRECHT,
GEORGE TERRANCE BESSER,
DIANE RENAE BOSS,
WESLEY MYRON BOSS,
DONALD MAYNARD BUFFIN, JR.,
WILLIAM EDWARD FLYNN and
JEFFERY ALAN VISSER,

devised and operated, and participated in devising and operating a scheme to defraud and to obtain money from others by means of false and fraudulent pretenses, representations and promises. The scheme is further described as follows:

11. The Defendants organized, operated and promoted an investment business, which was called Access Financial Group. The Defendants represented to potential clients and investors that Access Financial Group was a successful investment organization with a history of returning large profits to clients. The Defendants further represented that Access Financial Group had connections and access to little known, high-yield investment opportunities in world markets, which were not available to the general public. The Defendants further represented to

potential investors, and later to actual investors, that Access Financial Group was so successful that it could pay investors out of earnings, a monthly return of 3% or more on principal invested.

Defendants further represented to investors that an additional amount of earnings of 17% or more per month was added to their principal and that the investors' original principal was guaranteed and was not at risk. The Defendants further represented to investors that their principal would be kept in a guaranteed account in a major world bank.

12. The Defendants further represented to investors that an investor could choose to leave the program at any time and their principal would be returned in full.

13. The representations made by the Defendants were false and fraudulent, in that Access Financial Group had no history of earning large profits, had no connection to any legitimate financial investment entity or organizations, and did not maintain investors' principal investment in a safe, guaranteed account in a major world bank.

14. It was further part of the scheme that the Defendants represented to investors that an investor with a retirement account could transfer the retirement account to Access Financial Group, and that Access Financial Group could and would begin payments on the account, which would not be taxable.

15. The Defendants further represented to investors that an investor could receive non-taxable, early pay-outs on a retirement account by transferring their retirement account to Access Financial Group and by purchasing from Access Financial Group and by setting up an entity called a church chapter. The Defendants falsely and fraudulently represented that by paying taxable retirement account withdrawals, from retirement accounts transferred to Access Financial Group to a church chapter organization controlled by the investor, such payments

would be non-taxable.

16. Between January 1998 and December 2001, Defendants collected approximately \$2048p,000:00 from approximately 577 investors.

17. The Defendants used the investors' own funds to pay the promised monthly checks to investors. The Defendants falsely and fraudulently represented to investors that the source of the funds for these monthly payments was the huge profit being earned by Access Financial Group, thereby falsely leading the investors to believe that their investment had actually returned a profit.

18. The Defendants prepared and mailed newsletters to all investors, which falsely reported to the investors that Access Financial Group was successfully conducting financial activities which were generating profits and that the investors' principal was safely placed in a guaranteed account, free from risk.

19. The Defendants also generated and mailed to investors an accounting statement, which falsely stated that the investors' individual principal had generated interest earned of 17% per month, in addition to the 3% monthly income they had received in the mail.

20. Instead of keeping the investors' principal safe from risk, as they represented, the Defendants: (1) used the investors' funds to pay the monthly checks to the investors for the purpose of promoting and concealing the scheme; and (2) converted the balance of the investors' funds to their own use and the use of others.

21. When no more investors' funds were available to pay the investors, the Defendants continued to deceive the investors by making false representations about the financial activities of Access Financial Group, knowing that: (1) the investors' funds had not been placed in a certificate of deposit, or any other safe account in a financial institution; and (2) the

investors' funds had been used to pay the monthly checks; and (3) the investors' funds had been used to pay for personal expenses and purchases of the Defendants.

Mailings in Execution of Scheme

On or about the dates listed below, in Kent and Ottawa Counties, the Defendants, having devised and participated in the above-described scheme to defraud and to obtain money, for the purpose of executing and promoting the scheme, did cause to be sent, delivered and moved by the United States Postal Service, from the Western District of Michigan, according to the direction thereon, mail matter described as follows:

Count	Date of Mailing	Matter Mailed	Amount of Check	Payee/Recipient
1	10/21/99	Check #1755	\$450.00	T.E.B.
2	11/20/99	Check #1913	\$450.00	T.E.B.
3	03/25/00	Check #2891	\$8,027.52	Stewardship Ministries/J.B.
4	04/25/00	Check #3133	\$8,027.52	Stewardship Ministries/J.B.
5	05/25/00	Check #3390	\$8,027.52	Stewardship Ministries/J.B.
6	06/25/00	Check #3667	\$8,027.52	Stewardship Ministries/J.B.
7	05/25/00	Check #3486	\$4,800.00	G.J. or S.J.
8	06/25/00	Check #3768	54,800.00	G.J. or S.J.
9	07/25/00	Check #4067	\$4,800.00	G.J.or S.J.
10	10/25/00	Check #5022	\$4,800.00	Seeker's/G.J. or S.J.
11	11/25/00	Check #5380	54,800.00	Seeker's/G.J.or S.J.
12	08/25/00	Check #4392	\$3,900.00	Out Reach Ministry/D.K.
13	09/25/00	Check #4706	\$3,900.00	Out Reach Ministry/D.K.
14	11/25/00	Check #5399	\$3,900.00	Out Reach Ministry/D.K.
15	12/20/00	Check #10177	\$3,900.00	Out Reach Ministry/D.K.

16	02/23/01	Check #10653	\$3,900.00	Out Reach Ministry/D.K.
17	03/23/01	Check #11101	\$3,900.00	Out Reach Ministry/D.K.
18	12/20/99	Check #2255	\$3,000.00	Servant's Heart/S.K.
19	01/20/00	Check #2506	\$3,000.00	Servant's Heart/S.K.
20	03/25/00	Check #2988	\$3,000.00	Servant's Heart/S.K.
21	01/20/00	Check #2533	\$2,400.00	C.M.
22	02/25/00	Check #2765	\$2,400.00	C.M.
23	03/25/00	Check #3021	\$2,400.00	C.M.
24	04/25/00	Check #3267	\$2,400.00	C.M.
25	06/25/00	Check #3820	\$2,400.00	C.M.
26	11/25/00	Check #5482	\$1,050.00	R.R.
27	12/20/00	Check #10264	\$1,050.00	R.R.
28	02/23/01	Check #10748	\$1,050.00	R.R.
29	03/23/01	Check #11199	\$1,050.00	R.R.
30	05/25/00	Check #3588	\$6,000.00	P.S. or J.S.
31	06/25/00	Check #3872	\$6,000.00	P.S. or J.S.
32	10/25/00	Check #5155	\$6,000.00	P.S. or J.S.
33	04/25/00	Check #3335	\$4,950.00	R.W.
34	07/25/00	Check #4208	\$4,950.00	Children's Hope/R.W. & K.W.
35	08/25/00	Check #4519	\$4,950.00	Children's Hope/R.W. & K.W.
36	09/25/00	Check #4838	\$4,950.00	Children's Hope/R.W. & K.W.
37	06/25/00	Check #3825	\$450.00	R.N. or D.N.
38	07/25/00	Check #4129	\$450.00	R.N. or D.N.
39	08/25/00	Check #4438	\$450.00	R.N. or D.N.

18 U.S.C. § 1341
18 U.S.C. § 2

Sentencing Factors

Counts 1 - 39

(Mail Fraud - Guidelines, Effective November 1, 1998)

The Grand Jury finds:

1. The cumulative loss to the victims exceeded \$20 million but was less than \$40 million. USSG § 2F1.1(b)(1)(Q); Application Note 7.
2. The offense involved more than minimal planning or a scheme to defraud more than one victim. USSG § 2F1.1(b)(2).
3. The offense involved sophisticated means. USSG § 2F1.1(b)(5)(C).
4. The offense caused reasonably foreseeable physical or psychological harm or severe emotional trauma. USSG § 2F1.1; Application Note 11(c).
5. The offense involved the knowing endangerment of the solvency of one or more victims. U.S.S.G. § 2F1.1; Application Note 11(f).
6. Defendants Janet Mavis Marcusse and George Terrance Besser were leaders or organizers of a criminal activity that involved five or more participants or was otherwise extensive. USSG § 3B1.1(a).
7. Defendants Diane Renae Boss, Donald Maynard Buffin, Jr., and Jeffery Alan Visser were managers or supervisors of criminal activity that involved five or more participants or was otherwise extensive. USSG § 3B1.1(b).
8. Defendant Janet Mavis Marcusse abused the position of private trust in a manner that significantly facilitated the commission or concealment of the offense. USSG § 3B1.3
9. Defendants Janet Mavis Marcusse, William Edward Flynn and Jeffery Alan Visser willfully obstructed or impeded, or attempted to obstruct or impede, the administration of justice during the course of the investigation, and the obstructive conduct related to the Defendants' offense of conviction and relevant conduct. USSG § 3C1.1.

COUNT 40

(Conspiracy to Commit Mail Fraud)

From on or about January 1, 1998, to the date of this Indictment, in the Southern Division of the Western District of Michigan, and elsewhere, the Defendants,

JANET MAVIS MARCUSSE,
DAVID REX ALBRECHT,
GEORGE TERRANCE BESSER,
DIANE RENAE BOSS,
WESLEY MYRON BOSS,
DONALD MAYNARD BUFFIN, JR.,
WILLIAM EDWARD FLYNN and
JEFFERY ALAN VISSER,

did knowingly combine, conspire and agree together, and with one or more of the other Defendants, to commit an offense against the United States, that is, the crime of mail fraud, in violation of 18 U.S.C. § 1341.

Manner and Methods

From on or about January 1, 1998, to the time of this Indictment, the Defendants operated and promoted an investment fraud scheme as described in paragraphs 1 - 21 of Counts 1-39 of this Indictment, which paragraphs are incorporated by reference.

Overt Acts

In furtherance of the conspiracy and to promote their investment scheme, one or more of the Defendants performed the following overt acts:

1. From on or about May 1, 1998 to on or about October 31, 2001, Defendants Janet Mavis Marcusse, George Terrance Besser, Wesley Myron Boss, Diane Renae Boss, Donald Maynard Buffin, Jr., and Jeffery Alan Visser mailed to investors, monthly checks and returns, which were falsely represented to be part of the "profits" being generated by Access Financial

Group.

a. In May of 1998, approximately 3 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$26,396.44.

b. In June of 1998, approximately 5 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$10,640.00.

c. In July of 1998, approximately 4 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$25,728.49.

d. In August of 1998, approximately 1 investor received a monthly "profit" check and payment through the United States Postal Service, which amounted to approximately \$1,410.00.

e. In September of 1998, approximately 3 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$28,154.61.

f. In October of 1998, approximately 7 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$35,350.00.

g. In November of 1998, approximately 9 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$105,735.00

h. In December of 1998, approximately 7 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$16,825.00.

i. In January of 1999, approximately 8 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$16,450.00.

J. In February of 1999, approximately 17 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$63,850.00.

k. In March of 1999, approximately 38 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$51,378.77.

l. In April of 1999, approximately 55 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$131,542.30.

m. In May of 1999, approximately 76 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$256,885.92.

n. In June of 1999, approximately 71 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$378,971.37.

o. In July of 1999, approximately 79 investors received a monthly "profit"

check and payments through the United States Postal Service, which amounted to approximately \$89,284.00.

P• In August of 1999, approximately 93 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$163,163.19.

q. In September of 1999, approximately 104 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$198,312.50.

r. In October of 1999, approximately 158 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$402,835.28.

s. In November of 1999, approximately 178 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$259,085.22.

t. In December of 1999, approximately 188 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$203,356.04.

u. In January of 2000, approximately 199 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$218,105.06.

v. In February of 2000, approximately 119 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to

approximately \$274,096.22.

w. In March of 2000, approximately 274 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$273,009.04.

x. In April of 2000, approximately 200 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$245,669.61.

Y. In May of 2000, approximately 244 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$318,451.41.

z. In June of 2000, approximately 314 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$369,649.46.

aa. In July of 2000, approximately 264 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$357,261.73.

bb. In August of 2000, approximately 289 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$291,402.06.

cc. In September of 2000, approximately 256 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$311,940.41.

dd. In October of 2000, approximately 290 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$387,371.86.

ee. In November of 2000, approximately 413 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$492,303.94.

ff. In December of 2000, approximately 367 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$347,872.98.

gg. In January of 2001, approximately 162 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$141,224.66.

hh. In February of 2001, approximately 162 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$235,258.53.

ii. In March of 2001, approximately 394 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$541,515.84.

jj. In April of 2001, approximately 230 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$150,019.46.

kk. In May of 2001, approximately 184 investors received a monthly "profit"

check and payments through the United States Postal Service, which amounted to approximately \$265,894.31.

11. In June of 2001, approximately 107 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$262,411.98.

mm. In July of 2001, approximately 16 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$36,519.74.

nn. In August of 2001, approximately 15 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$38,711.18.

oo. In September of 2001, approximately 22 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$102,004.36.

PP. In October of 2001, approximately 7 investors received a monthly "profit" check and payments through the United States Postal Service, which amounted to approximately \$6,447.71.

2. The Defendants Janet Mavis Marcusse, George Terrance Besser, Wesley Myron Boss, Diane Renae Boss, Donald Maynard Buffin, Jr., and Jeffery Alan Visser composed and mailed newsletters to the investors, which falsely and fraudulently described the financial activities of Access Financial Group, and which contained false representations and promises regarding the investors' principal investment.

- a. In or about June 1999, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- b. In or about September 7, 1999, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- c. In or about October 1999, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- d. In or about December 20, 1999, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- e. In or about February 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- f. In or about March 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- g. In or about June 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- h. In or about September 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- i. In or about November 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- J. In or about December 2000, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
- k. In or about January 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.

1. In or about January 2001, an updated newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - m. On or about March 25, 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - n. In or about April 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - o. In or about May 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - p. In or about July 3, 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 4. In or about September 2001, an updated a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - r. In or about October 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - s. In or about November 2001, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - t. In or about August 2002, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
 - u. On or about October 23, 2002, a newsletter was sent to investors from Access Financial Group through the United States Postal Service.
3. From on or about September 20, 1999 to September 18, 2001, Defendant David Rex Albrecht received commissions from the investors' funds for promoting the Access

Financial Group's fraudulent investment scheme in the approximate total amount of \$98,383.26.

4. From on or about November 24, 1999 to July 6, 2000, Defendant Wesley Myron Boss received commissions from the investors' funds for promoting the Access Financial Group's fraudulent investment scheme in the approximate total amount of \$173,758.13.

5. From on or about May 14, 1999 to December 18, 2001, Defendant Donald Maynard Buffin, Jr. received commissions from the investors' funds for promoting the Access Financial Group's fraudulent investment scheme in the approximate total amount of \$255,135.44.

6. From on or about October 29, 1999 to June 14, 2002, Defendant Jeffery Alan Visser received commissions from the investors' funds for promoting the Access Financial Group's fraudulent investment scheme in the approximate total amount of \$232,376.87.

7. On or about February 15, 1999, Defendant William Edward Flynn purchased a personal residence and 70 acres of land in Crivitz, Wisconsin, paying for it, in part, with investors' funds.

8. From on or about October 27, 1999 to on or about July 5, 2000, Defendant William Edward Flynn used investors' funds in the amount of \$115,622.00 to construct a bar known as "Billy's Night Club" in Marinette County, Wisconsin.

9. On or about October 29, 1999, Defendant William Edward Flynn used investors' funds in the amount of \$64,295.89 toward the purchase of a different bar, known as "Cheeks" and located in Marinette County, Wisconsin.

10. On or about December 22, 1999, Defendant William Edward Flynn purchased a 1969 Cessna 337D airplane, paying for it, in part, with investors' funds.

11. On or about June 2, 2000, Defendant William Edward Flynn purchased a different airplane, a 1978 Cessna Turbo 310 R2 aircraft, paying for it, in part, with investors' funds.

12. On or about May 3, 2001, Defendant William Edward Flynn purchased another airplane, a 2001 American Champion Super Decathlon aircraft, paying for it, in part, with investors' funds.

13. On or about March 4, 1999, Defendant David Rex Albrecht opened an account at Charles Schwab, a financial institution, in the name of American Heritage Church, d/b/a Reach Out. Between March 19, 1999 and July 12, 1999, approximately \$52,528.00 of investor funds were deposited into the Defendant's account, which the Defendant converted to his own use and the use of others.

14. On or about September 16, 1999, Defendant David Rex Albrecht opened an account at Independent Bank in the name of Reach Out. Between September 23, 1999 and September 18, 2001, approximately \$161,053.66 of investor funds were deposited into the Defendant's account, which the Defendant converted to his own use and the use of others.

15. On or about October 4, 1999, Defendant Donald Maynard Buffin, Jr. opened an account at Comerica Bank in the name of Access Business Consultants. Between October 8, 1999 and March 21, 2001, approximately \$169,703.67 of investor funds were deposited into the Defendant's account, which the Defendant converted to his own use and the use of others.

16. On or about January 12, 2001, Defendant Donald Maynard Buffin, Jr. opened an account at Fifth Third Bank in the name of His Will Ministries. Between January 12, 2001 and December 19, 2001, approximately \$62,893.86 of investor funds were deposited into the

Defendant's account, which the Defendant converted to his own use and the use of others.

17. On or about June 14, 2000, Defendant Jeffery Alan Visser opened an account at Standard Federal Bank in the name of Parkside Ministries. Between August 31, 2000, and January 11, 2002, approximately \$175,621.48 of investor funds were deposited into the Defendant's account, which the Defendant converted to his own use and the use of others. 18 U.S.C. § 371

Sentencing Factors

(Guidelines Effective November 1, 2001)

The grand jury finds:

1. The loss to victims is more than \$7 million, but less than \$20 million. USSG § 2B1.1(b)(1)(K).
2. The offense involved 50 or more victims. USSG § 2B 1.1(b)(2)(B).
3. The offense involved sophisticated means. USSG § 2B 1.1(b)(8)(C).
4. The offense caused or risked substantial non-monetary harm. USSG § 2B1.1; Application Note 15(A)(ii).
5. The offense involved a substantial amount of interest of any kind, finance charges, late fees, penalties, amounts based on an agreed-upon return or rate of return, or similar costs, not included in the determination of loss for purposes of sentencing factor number one above. USSG § 2B1.1; Application Note 15(A)(iii).
6. The offense endangered the solvency or financial security of one or more victims. USSG § 2B1.1; Application Note 15(A)(v).
7. Defendants Janet Mavis Marcusse and George Terrance Besser were leaders or

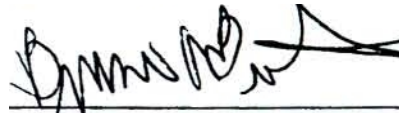
organizers of a criminal activity that involved five or more participants or was otherwise extensive. USSG § 3B1.1(a).

8. Defendants Diane Renae Boss, Donald Maynard Buffin, Jr., and Jeffery Alan Visser were managers or supervisors of criminal activity that involved five or more participants or was otherwise extensive. USSG § 3B1.1(b).

9. The Defendant Janet Mavis Marcusse abused a position of private trust in a manner that significantly facilitated the commission or concealment of a crime. USSG § 3B1.3.

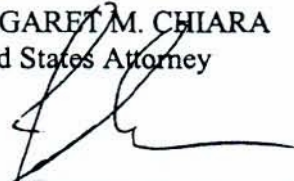
10. Defendants Janet Mavis Marcusse, William Edward Flynn and Jeffery Alan Visser willfully obstructed or impeded, or attempted to obstruct or impede, the administration of justice during the course of the investigation, and the obstructive conduct related to the Defendants' offense of conviction and relevant conduct. USSG § 3C1.1.

A TRUE BILL



GRAND JURY FOREPERSON

MARGARET M. CHIARA
United States Attorney



THOM

ssis AS J. GEZON (P24066) ant
Unit
P. United States Attorney d States
Attorney's Office . Box 208
and Rapids, MI 49501-0208
(616) 456-2404