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# The Wrong Decision

Sunday, December 31, 2006 1:11 AM EST  
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Doing the right thing is often harder than doing the wrong one, or the easier one, or the one that will make you more money. But doing the wrong thing can haunt you for the rest of your days, just as it is haunting Diann Cattani.

Ms. Cattani of east Cobb was living the high life and living right. But her fall from grace started with a single, small mistake. She rationalized it, and rationalized her behavior that followed.

Today she is a featured speaker in the "Taking the Harder Right" seminars put on by retired FBI agent Oliver Halle of east Cobb, and was the guest speaker at a Marietta Kiwanis Club meeting.

Ms. Cattani grew up in a small town in rural Idaho in a large family with doting parents who imbued them with strong Christian values. Her athletic skills led her to earn a full volleyball scholarship to Brigham Young University in Salt Lake City. After graduating, she moved to Atlanta after a cousin helped her get a job at a local business.

She spent most of her career in human resources doing executive coaching and team building at Fortune 500 companies.

"I had many unusual opportunities at an incredibly young age, like having dinner at the White House, having dinner in Hawaii with George and Barbara Bush, meeting with Gov. Zell Miller at the Governor's Mansion, being at U.S. Sen. Sam Nunn's house for his birthday party," she told the audience. "But I was never really looking at them from a moral or ethical standpoint. I was caught up in the rush, life in the fast lane, at the bragging rights."

She married an Atlanta native and had three children, and has lived here for 16 years - with the exception of the 14 months she spent in federal prison in Florida.

"I stole nearly \$500,000 from the people who not only gave me a wonderful career opportunity, but who treated me as family, which makes what I did to them even more despicable," she said.

"I can talk to you about the evil nature of unethical and even illegal activity. Instead of being haunted by missed serves in the Final Four, I'm now haunted by being served by lawyers, courtrooms, FBI agents and prosecutors.

"I was an honor student, an All-American athlete, I was raised in black-and-white moral certainty, and I had an honorable career. I had everything going for me. How does somebody go from all that to fingerprints, mug shots and strip searches and living with three other people in what I would once have considered a substandard walk-in closet?"

Good question. Ms. Cattani was in charge of the financial books at her new company and put the company's infrastructure in place.

"But I did not set it up with the intention of stealing from them," she said.

But she found herself caught up in what experts call "the fraud triangle." Its three parts are opportunity, pressure and rationalization.

In her case, her initial duplicity was very minor. Some of her personal travel was accidentally charged onto the company's credit card.

"I was on my way out of town on vacation the day I discovered it, and planned to pay it back when I got back. But I didn't," she said. "Then I said, 'Well, I'll pay it back next month.' But I didn't. I kept putting it off. Now I had crossed over into shades of gray and started to rationalize. I said, 'Well, I had to answer company emails and phone calls while I was on that vacation. Do I really need to pay it back?' It's my opinion that a person cannot continually operate in shades of gray without eventually crossing over into illegal practices."

Plus, once you start rationalizing, it's easy to keep rationalizing.

"All the time I'm rationalizing these things but I'm also saying, 'This is the last time. I'll pay it back.' Temptation is very insidious. It starts so small and unobtrusive that before you know it you can just be sucked in."

In addition, Ms. Cattani admits that she had become addicted to her lifestyle.

"Greed is a powerful motivator, and I didn't want to give anything up," she said.

But her guilty conscience got the best of her. While watching Oprah Winfrey one day, she heard her tell her guest, "You cannot be a complete person with that kind of a burden. You cannot be a whole mother carrying that kind of a secret."

"It was like she was talking to me," Ms. Cattani said.

She told her boss she had been stealing, and had no idea how much.

"He was shocked. If he had done a poll of the company, I would have been nominated for 'Least likely to ever steal from the company,'" she said.

Her husband filed for divorce and she also discovered she was pregnant by him. She was five months pregnant when she pleaded guilty in federal court and was sentenced to 18 months in prison and was nine months pregnant when she stood before Cobb Superior Court Judge Jim Bodiford to finalize her divorce. Five weeks later her parents drove her to prison. The sight of them wracked in tears as she was led away made her vow to change her life.

"These people who gave me every advantage were going through excruciating pain because of me," she said. "There was no one to blame except myself. There was nowhere to look but inside myself. I knew at that moment that I would never run away from this. It would become part of who I am.

"Every choice we make affects somebody else. I caused damage that will cause these people to never be made whole again. I could repay every penny and they'd still never be made whole," she said.

If you find yourself rationalizing a decision, re-evaluate it, because it's probably the wrong decision, she added.

That's good advice from someone who has learned it the hard way.

Associate editor Bill Kinney's column also runs on Tuesdays and Saturdays.

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