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Some 600 delegates from 42 countries are attending the Miami Beach conference.

They are the kind of everyday, ordinary South Florida events that would never be cause for concern.

A tourist buys a toy truck at Toys "R" Us.

A crate of women's underwear arrives from a South American garment factory.

A lawyer takes a Caribbean vacation.

And yet, experts at a massive Miami Beach conference said, each action very well could be part of a vast global effort to launder money — the clean-sounding phrase for moving the dirty money of criminal enterprises into legitimate financial systems.

The International Money Laundering Conference, being held this week at the Fontainebleau Hilton in Miami Beach, is no minor meeting — some 600 delegates from 42 countries are attending.

The gathering comes as money laundering is once again an international hot topic. The Internet, electronic banking and innovations like debit cards — which leave little in the way of a paper trail — are making it easier to avoid detection.

And Washington and Western Europe are pressing the banking havens of the Caribbean to do away with their banking secrecy laws, which make laundering all the easier.

But results have been mixed, and not everyone is sure that the odds are
Money launderers become more creative

in favor of success. Even if Caribbean governments cooperate, for instance, opportunities like insurance annuities, the U.S. stock market and black market money exchanges in Latin America mean the focus on banking is only part of the solution.

"There are literally thousands of places for these people to go to," said José Marrero, special agent in charge of the IRS criminal investigation division in South Florida.

Kenneth Rijock preferred the Caribbean. An ex-lawyer who now advises law enforcement agencies, he went to prison for laundering drug money for drug traffickers via Caribbean banking havens.

"It's a different world down there," he said. Local officials, he said, would see his bags full of money, then wave him through without question. "You are bringing money in to form the basis of a financial services sector," he said.

In the 1990s, as U.S. authorities became more adept at spotting overt money laundering, crackdowns appeared to greatly reduce it in domestic banking centers like Miami's Brickell Avenue.

"It's not easy to get money into the banking system here like it used to be," said Michael McDonald, a former money laundering expert at the Internal Revenue Service.

Nevertheless, it survived and then thrived by going deeper undercover — and moving offshore.

Consider that shipment of undergarments from Latin America. It would seem routine, except that the importer is paying the improbably high price of $50 a pair. It was just one of many strange purchase prices uncovered by John Zdanowicz, a Florida International University professor and partner in the Trade Research Institute.

Other odd cases: Pencils that sell for $1,000 each, spark plugs that cost $313. And bulldozers sent to Russia were a real bargain: just $3.87 each.

"Our conclusion, from all our research, is that with everyone watching the front door, more money is being laundered through international trade," he said.

And about the toy truck: Three members of the Irish Republican Army used them to hide guns and ammo which was then shipped to Ireland. They were convicted last year of gun-running in Broward, although the IRA itself denied involvement.

The gun-runners paid electronically, with debit cards drawn on offshore accounts. It made it extremely tough to track the transactions, said Richard Scruggs, who formerly led the public corruption section of the U.S. attorney's office in Miami and prosecuted the case.

"Each one of the defendants had one of these cards," Scruggs said. "There was no money trail whatsoever." The case was cracked when the bank offering the cards assisted — but such cooperation is the exception rather than the rule, he said.

Charles Intrigo, publisher of Money Laundering Alert, the South Florida newsletter sponsoring the conference, said the case points out how dirty money finds its way into the mainstream economy.

"Even a customer as innocuous as Toys "R" Us may be allowing transactions that are unwittingly fostering money laundering," he said.

Which points out another truth: When it comes to money laundering, there's no foolproof method of prevention, said Rijock, the former lawyer who went to prison for it. Likewise, while there are treatments, there is no cure.

"The people in this business, their job is to stay up nights to outsmart you," he said.