

# ARREST: \$1 million to pay bills, gamble

*Continued from Page One*

cash advances from ATMs at Mohegan Sun Casino, Saratoga, N.Y., and the Bahamas.

According to police, the thefts, which date back to 2008, were discovered by employees of the law firm in early May when Kalpin was out on an extended medical leave. Francis J. Grady, a principal of the law firm, reported the thefts to police on May 29.

According to police, Kalpin was the only employee assigned to balance an account used to transfer money from one party to another during real estate transactions, but she was not authorized to sign checks. She forged the signature of attorney Thomas Riley on checks, police say. For purposes of company bookkeeping, she wrote the names of legitimate payees, but the checks actually went to pay her bills, according to police.

Grady said Wednesday that Kalpin was fired soon after the discovery of missing funds. The client money has been replaced, Grady said.

"The partners of the law firm have made sure that no client lost any money," Grady said. "We were sad that a longtime employee took money. We'll let the courts deal with her."

Grady said Kalpin worked for the firm for 29 years.

Phone messages left at Kalpin's home in Southington and at the office of her

attorney, Richard Brown of Hartford, were not returned Wednesday.

A second warrant by Waterbury police alleges Kalpin forged documents and signatures on documents used to obtain seven loans and lines of credit on her 43 Princess Pine Path home in Southington from 2001 to 2009.

The warrant alleges that Kalpin forged the signatures of attorneys, witnesses, bank employees — and in one case even her husband — on documents. The documents were used to obtain loans, close some of the loans, and falsely record all but one of them as paid.

All the while, she used the same account from Grady and Riley to make payments on three of the loans which appear as active on her credit report, according to the police investigation.

Southington assessor's records show the home is owned by Barbara N. Kalpin. The 2,518-square-foot home was built in 2002 and is assessed at \$288,800. The assessment reflects 70 percent of the home's actual value.

According to the investigation by police, a credit report on Kalpin shows she owes \$715,000 in mortgage loans on the property.

Kalpin turned herself in to Waterbury police on Wednesday morning after learning of two arrest warrants against her. She posted a \$125,000 bond and is due in Waterbury Superior Court on Aug. 15.