

EQUIPMENT | Judge orders psychological testing

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The Rowlands have owned the business at 600 W. Main St., a magnet for farmers and residents, for about 30 years.

The criminal allegations have split the farming community, with some still supporting the Rowlands.

One Isle of Wight farmer said he'd been a Rowland customer since the business opened and never suspected a thing until a bank official knocked on his door to ask about three loans for farm equipment that had been taken out in his name.

"I didn't have no reason to distrust them," said the farmer, who agreed to an interview as long as his name was not published. The farmer has since learned that five loans were taken out in his name. He expects to be a witness in the case.

"I have not knocked on the door of that place since that happened," he said.

The investigation into Linda Rowland began in February 2009 when Smithfield police and the Virginia State Police received a report from a woman who learned when settling her deceased father's estate that his name and Social Security number had been used to take out a \$25,000 loan to buy a tractor from Rowland Equipment, according to the FBI affidavit. The woman knew her father had not bought a tractor from

the business.

In March 2009, the state police interviewed Rowland and gave her a polygraph test, which showed deception. "Rowland admitted that she forged the loan application because of financial problems at Rowland Equipment Company," the affidavit says.

Investigators soon learned that the case went much deeper than just one false loan. In August, they seized 33 boxes of business records from the Rowlands. What they learned made them call in the FBI.

Court records say that over 10 years, Linda Rowland used the names of 30 customers and friends to obtain 123 loans, totaling more than \$1.7 million, for farm equipment that did not exist.

The money was "used for Rowland's own personal benefit as well as to pay various Rowland Equipment Company operating expenses," the affidavit says.

Linda Rowland, the papers continue, was faithful in repaying the loans, having made \$500,000 in payments in that time period.

Even after learning she was under investigation, Rowland took out a \$22,000 loan for a tractor and mower in the name of the Isle of Wight farmer.

A half-dozen area farmers interviewed this week said the case has disturbed them. Some say they continue to do business with the Rowlands, but others now take

their business elsewhere. None wanted their names used.

"People are being very cautious," said one. "There are a lot of people who are mad at them."

Linda Rowland's attorney, Andrew Protogyrou, said he has interviewed a number of farmers who told him the same thing. The Rowlands "still have supporters," he said. "They have helped a lot of farmers through the years."

Smithfield Mayor David Hare said, "Everybody was

quite surprised by the allegations.

"They are a very well-known family. They've been around a long time."

When contacted at the business, David Rowland, a son, declined to comment.

In court Friday, Protogyrou told the judge that his client has been suffering from severe mental health issues. Judge Stillman ordered Rowland to undergo psychological testing and treatment.

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