

The Fraud Examiner



ACFESM

Association of Certified Fraud Examiners

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September/October 2011 Issue

Message from the President

Training Class on The Reid Techniques of Interviewing and Interrogation

The Chapter Board of Officers is pleased to report that this joint CFE Chapter and WSCPA fraud training class was a resounding success. Forty-four individuals attended this class on Friday, August 12, 2011, at the WSCPA's Headquarters Building and Learning Center in Bellevue. Fifteen people from this total (approximately 1/3rd) represented our Chapter, a great response. Thanks to all who attended for your support of our Chapter's fraud training mission. The Board of Officers worked long and hard to make this event a reality, and it paid off. Joe Buckley, President of Reid and Associates, Inc. from Chicago, IL was the featured speaker for this all day class, and attendees received 8 hours of Continuing Professional Education credit. Joe Buckley's leadership style was outstanding as he presented the theory material for each segment of the class. But, it was the actual video interviews with real people throughout the class that really brought the material to life. It is truly amazing what people will say and how they will act during video taping of their interviews with Reid and Associates staff members. As a result, the overall attendee rating for the class was 4.89 on a 5.0 rating scale. This is a remarkable outcome, something of which we are very proud. Special thanks to Chapter President Joe Dervaes and Chapter Training Director Norm Gierlasinski for being the Co-Chairs for the class.

Chapter Board of Officers Elections

It's not too early to be thinking about your participation on the Board of Officers for our CFE Chapter. The terms of the current Board of Officers will be expiring at our 2012 Annual Business Meeting in Tukwila in June 2012. And, we do know that at least one Board Member will be stepping down at that time (me). I've been serving continuously on the Chapter Board of Officers since our Chapter was established in March 1993. I retired from active service to federal, state, and local governments in July 2006 (five years ago now). My term on the ACFE Foundation Board of Directors expired in July 2011. So, now the time is approaching for my term as your Chapter President to expire in June 2012. It's been a long and wonderful professional leadership experience for me, one that I will never forget. But, it's now time for new leaders to come forward and manage the Chapter in the future. Could that be you? The best way to get someone to volunteer to participate in a Chapter leadership position is to talk with them directly. And, I will be doing that throughout the coming year. But, I also want to provide this notice to all Chapter members now so that you can think about it and be ready to positively respond when the time comes. So, close your eyes and make believe you're talking to me personally, right now. When I ask you if you will serve, what will you say? I hope you'll say yes, definitely count me in! You won't regret it.

Joe Dervaes/Chapter President/(253) 884-9303/joeandpeggydervaes@centurytel.net

October 17-18, 2011 Joint Chapter and ACFE Fraud Class

Upcoming Training

Type:
Joint Chapter and
ACFE Fraud Class.

Dates:
October 17-18, 2011.

Time:
8:00 a.m.—4:30 p.m.

Topic:
“Auditing for Internal
Fraud”.

Course Leader:
Allen F. Brown, CFE,
CPA.

Where:
DoubleTree Hotel,
18740 International
Boulevard, SeaTac,
WA

Price:
The fee for fraud class
is \$695 for Members
of the ACFE or
Chapter and \$895 for
Non-Members.
Student members will
be required to pay the
member fee of \$695.

Registration:
Register for this special
class directly with the
ACFE at
www.ACFE.com or
call the ACFE at 1-800-
245-3321. Pre-
registration for this
fraud class is required.

October 17-18, 2011, are the dates of our joint Chapter and ACFE Annual Fraud Class. This event will be held at the DoubleTree Hotel, 18740 International Boulevard (across the street from the airport), SeaTac, WA. Registration begins at 7:30 a.m. each day.

The title of this two-day class is: “Auditing for Internal Fraud”. The course leader is Allen F. Brown, CFE, CPA. There are 16 hours of Continuing Professional Education available to all who attend this fraud class.

Registration for this fraud class is directly with the ACFE. To register, contact the ACFE at 1-800-245-3321, or at www.ACFE.com. The estimated cost of this class is \$695 for

ACFE Members and \$845 for non-members. There is also an early registration option which saves attendees \$95 each. Contact the ACFE for additional details and registration procedures. Pre-registration for this fraud class is required.

This fraud class includes the following segments:

Introduction to Auditing for Fraud; Auditors Fraud Responsibilities; Where Were the Auditors?; Fraud Risk Assessment; Fraud Brainstorming: Setting the Stage for Audit; Financial Statement Fraud and Corruption; Asset Misappropriations; Video Tape on Finding the Truth: Effective Techniques for Interview and Communication; Finding Fraud During the Audit; and

Prevention of Occupational Fraud.

There is an approximately \$8 daily parking fee at the hotel. So, car pooling is recommended. The hotel places a parking validation machine in the training room for our use to obtain the discounted parking fee. So, bring your parking stub with you to the class (instead of leaving it on the dash board of your car). Then, pay the parking fee at the first floor designated kiosk in the hotel lobby. After that, your validated and paid parking stub gets you out of the parking facility at the end of the day.

The Chapter Board of Officers will assist with registration.

Overview of December 2, 2011 Joint Chapter and WSCPA Annual Fraud Conference

Friday, December 2, 2011, is the date of our joint Chapter and WSCPA Annual Fraud Conference. This event will be held at the Meydenbauer Center, 11100 N.E. 6th Street, Bellevue, WA.

There are 8 hours of Continuing Professional Education available to all who attend this event. The Conference Co-Chairs are Chapter President Joe Dervaes and Chapter Training Director Dr. Norm Gierlasinski.

Registration for this event is directly with the WSCPA at www.wscpa.org. There is a Chapter/WSCPA member discount for this training class. To receive this discount, CPA members have to register on-

line by using the WSCPA's website; but, CFE Members who are not also CPAs have to call the WSCPA at 1-800-272-8273 in order to register for the class and receive the member discount. The cost of this class is \$225 for Chapter and WSCPA Members and \$300 for non-members. Pre-registration for this fraud class is required.

Speaker #1 – Joseph R. Dervaes, Chapter President. Topic: Understanding Employee Embezzlement in the Workplace: Stories from a Fraud Examiner's Career.

Speaker #2—Detective Shelby Shearer, Bellevue Police Department. Topic: Credit and Debit Card Skimming.

Speaker #3—The Honorable Brian Sonntag, Washington State Auditor. Topic: SAO's Mission and Fraud Program.

Speaker #4—Jim Brittain, WA State Auditor's Office. Topic: Cases from the SAO's Fraud Program.

Speaker #5—Robert Kondrat, WA State Department of Financial Institutions. Topic: Getting to the Truth—A Securities Fraud Case Study.

Speaker #6—Mitch Barker, WA State Office of the Insurance Commissioner. Topic: Insurance Commissioner's Fraud Program and Case Studies.

Plan on attending this outstanding fraud training event!

Highlights of August 12, 2011 Joint Chapter and WSCPA Fraud Interviewing Class

August 12, 2011, (second Friday) was the date of a special one-day fraud interviewing class the Chapter jointly sponsored with the WSCPA. It replaced our normal bi-monthly fraud seminar previously scheduled for Wednesday August 10, 2011. The event was held at the WSCPA's main headquarters building and learning center at 902 — 140th Avenue N.E., in Bellevue, WA.

There were 8 hours of Continuing Professional Education available to all who attended this event.

The cost of this special one-day training class was \$225 for Members of the Chapter and the WSCPA and \$300 for non-Members. Because of the cost of this event, student members were required to pay the full training fee in order to attend this class.

The Co-Chairs for this all day event were Chapter President Joe Dervaes and Chapter Training Director Dr. Norm Gierlasinski.

Similar to the Annual Fraud Conference, registration for this event was directly with the WSCPA at www.wscpa.org. There was a Chapter/WSCPA member discount for this training class. To receive this discount, CPA members had to register on-line by using the WSCPA's web-site; but, CFE Members who are not also CPAs had to call the WSCPA at 1-800-272-8273 in order to register for the class and receive the member discount.

The topic of this one-day fraud class was: "The Reid Technique of Interviewing and Interrogation".

It included the areas of behavior symptom analysis, the behavior analysis interview, and a brief overview and introduction to The Reid Nine Steps of Interrogation. A summary of the class follows:

Behavior Symptom Analysis. Attendees at this session learned how to identify verbal/non-verbal behaviors (such as significant posture changes, grooming, personal and protective gestures) during a non-accusatory interview. They also learned how a proper evaluation of these behaviors can gauge if a respondent is being truthful.

Behavior Analysis Interview. Attendees at this session learned how to phrase and ask behavior provoking questions. They also learned how to determine if subjects are being truthful or deceptive based on their responses to questions asked during the non-accusatory interview.

The Reid Nine Steps of Interrogation. Attendees at this session learned the process which included the following steps: conduct an interrogation; initiate the confrontation; develop an interrogational theme; stop denials; overcome objections; and, use the alternative question to stimulate the admission.

Throughout this interviewing class, the attendees viewed videos of actual interviews and interrogations. These videos reinforced the learning materials and helped attendees transform their interviewing skills for future investigations.

The speaker was the president of John E. Reid and Associates

(Chicago, IL), Joseph P. Buckley, III. He is a recognized authority in this subject matter area, as well as an experienced forensic interviewer and detection of deception examiner.

The Chapter Board of Officers is pleased to report that this joint CFE Chapter and WSCPA fraud training class was a resounding success. Forty-four individuals attended the event. Fifteen people from this total (approximately 1/3rd) represented our Chapter, a great response. Thanks to all who attended for your support of our Chapter's fraud training mission. The Board of Officers worked long and hard to make this event a reality, and it paid off. The speaker's leadership style was outstanding as he presented the theory material for each segment of the class. But, it was the actual video interviews with real people throughout the class that really brought the material to life. It is truly amazing what people will say and how they will act during video taping of their interviews with Reid and Associates staff members. As a result, the overall attendee rating for the class was 4.89 on a 5.0 rating scale. This is a remarkable outcome, something of which we are very proud.

This class is just one more example of the fine training opportunities the Chapter sponsors for its members.

New Chapter Members

Please welcome the new members who joined the Chapter during the period mid-July to mid-September 2011:

CFEs:

- Joel Smith
- Den Davis

Associates:

- <None>

Affiliates:

- <None>

Students:

- <None>

New CFEs:

- <None>

We have several Chapter members who are currently studying for the CFE Examination. So, we expect to see their names listed in this section of the newsletter in the near future. Let's all wish them success in this most important professional matter.

ACFE Announcements

“Let us raise a standard to which the wise and honest can repair.”

-George

Washington

-Renew Membership and report CPE at the same time

-20 CPE required, 10 of which must be fraud related, and 2 of which must be ethics

-10 hours can be carried over every 12 months

(1) After its 20th Anniversary, the ACFE has provided a free webinar exclusively for ACFE members entitled “Using the Report to the Nation to Enhance Your Anti-Fraud Efforts”.

(2) Use the new Fraud Risk Assessment Tool to assist your organization in identifying fraud risks and developing a fraud risk response.

(3) Visit the ACFE’s Online Communities (Anti-Fraud Technology and Financial Institutions) to connect with other ACFE members, access shared documents, and blog or participate in discussion forums.

(4) Enroll in Auto Dues Service and receive a 5% discount in addition to saving

time by setting up your membership dues to be paid automatically each year.

Visit ACFE’s web-site (www.ACFE.com) to find out additional information about these topics. All you have to do is click on “fraud resources” on the home page and follow the prompts.

Ways to Complete The New ACFE Ethics Training Requirement

The ACFE offers some ethics-related on-line self study courses to help members satisfy the new CPE requirement of 2 hours of ethics. They are: Ethical Theory for Fraud Examiners; and, Practical Ethics for Fraud Examiners.

Additionally, CFE s may use ethics CPE obtained to satisfy their CPA license, if the training falls within one of the fol-

lowing categories: (1) Regulatory Ethics; (2) Behavioral Ethics; or, (3) Professional Ethics.

Some ACFE courses may be counted toward both fraud-related and ethics-related CPE requirements, such as: Ethics for Fraud Examiners; and, ACFE Code of Professional Ethics.

Read more about ACFE CPE requirements at: <http://www.ACFE.com/career/maintaining-cfe.asp>. 2011 CPE reporting requires all ACFE Members to complete 20 hours of training, two hours of which must be in the area of “ethics” and 10 hours of which must be in fraud-related areas. Certify CPE when renewing ACFE membership.

CPE Compliance for Certified Fraud Examiners

When you renew your annual dues you must certify your CPE compliance.

You are required to earn 20 hours of CPE from January 1, 2011 through December 31, 2011, **10 of which must be fraud related, and 2 of which must be on ethics.**

Report your CPE Compliance for 2010 and/or 2011 in your anniversary month in 2011 (online or call).

If a CFE has earned more than

10 of these extra hours to meet their 2011 CPE requirements.

Now you can find all your CPE information in one convenient place. Browse the [My CPE](#) for information and updates on:

-How CPE Works
-CPE Changes from Year to Year

Records / CPE Audit

-Maintaining CPE Records / CPE Audit
You may access the [My CPE](#) from your [My Account](#) section or at ACFE.com/CPE.

It is understandable that you may have questions, so feel free to contact the ACFE’s CPE Compliance Team or Member Services by calling (800) 245-3321 or +1 (512) 478-9000, or by e-mail at CPE@ACFE.com.

The Tidbit: Scam Alerts — No. 1: Taking Aim at Old Soldiers; and No. 2: Don't Get Scammed (Identity Theft Issues)

Scam No. 1. This information was paraphrased from the October 2010 AARP Bulletin, by Sid Kirchheimer.

Seminars target veterans with unwise investments. At community centers, nursing homes, and assisted living facilities, their spiel to older veterans goes something like this: "We can get you instant eligibility for additional benefits through a quick overhaul of your investments." These self-described "veterans advocates" are in fact unscrupulous investment advisors.

"They say that if you purchase financial products through us, we'll make you eligible" for Department of Veterans Affairs pensions and other benefits, says the Administrator of Montana's Veteran Affairs Division, which recently helped form a task force to combat this growing scam against vets.

The usual pitch involves getting a veteran to transfer retirement assets into an irrevocable trust so that the family appears to be impoverished. This helps it meet eligibility requirements for a VA pension and related program such as Aid and Assistance, which pays an additional benefit to veterans who need assistance with everyday living.

As the salesmen explain it, the VA doesn't "look back" to examine veterans' asset histories in determining eligibility for a pension.

Although it's true that the VA doesn't examine why you may be a millionaire one day and appear poverty-stricken the next, Medicare does look back and when they see you've transferred your assets in this matter, it could jeopardize your eligibility for those benefits.

Scrambled nest egg. The bigger concern is that the new trust usually contains annuities, long-term investments that are often considered inappropriate for older retirees. Some annuities must be held for a decade or longer before they pay out a monthly income.

Nevertheless, they are recommended by unscrupulous salesmen because they generate high sales commissions. A \$500,000 annuity, for instance, could yield the agent \$75,000 for just a few hours of work says a California consultant on investment scams and financial abuse of older people.

Other investments pitched by these salesmen at "free lunch" seminars are completely bogus. They just take the money and run.

Protection detection. If you're a veteran, here's what else you should know:

- Don't be fooled by official-sounding names. Some sales agents operate as or work with "front" organizations, falsely claiming they have a

veteran affiliation and non-profit status.

- Don't depend on nursing homes, community centers, and assisted living facilities to protect you. They may be unaware of the shady nature of the seminars. Often they are paid a fee to let volunteers give presentations.

- Get credible information on how to qualify for veterans benefits by contacting your state veterans affairs agency at nasdva.net.

- Before investing, check the agent's record at your state regulatory office. For a list, visit nasaa.org/QuickLinks/ContactYourRegulator.cfm.

Scam No. 2. This information was paraphrased from the Fall 2010 issue of AFAA Magazine.

You don't have to be on-line to be a victim of identity theft – but it helps. As Internet use has grown, so have opportunities for identity thieves.

USAA processes tens of millions of transactions per day, from credit card charges to ATM withdrawals to logins at usaa.com. Protecting your money from the bad guys is a top priority. (See "How USAA protects Its Members Online," below.) but fighting identity theft requires both consumers and financial institutions to be vigilant. "It is a shared responsibility with our

(Continued on page 14)

Scam #1:
"Seminars target veterans with unwise investments."

Scam #2:
"You don't have to be on-line to be a victim of identity theft—but it helps."

Fraud Law—September 2011—By John J. Tollefsen, CFE, JD, CCS

This column is a continuation of an explanation of Washington's Uniform Fraudulent Transfer Act (the Act) regarding constructive fraud which has been presented in prior Chapter newsletters.

UFTA sanctions three types of transfers even if the transferee is innocent of actual fraud. This is known as constructive fraud and arises when the transferor after the transfer 1) is insolvent; 2) is left with an unreasonably small amount of capital to carry on business; or 3) does not have enough assets to pay creditors. This installment covers the second and third type of constructive fraud.

2. Transfers without REV, remaining assets unreasonably small

The law deems a transfer or obligation to be constructively fraudulent (regardless of the knowledge or intent of the transferee) if 1) the transferor did not receive reasonably equivalent value and the debtor was engaged in or about to engage in a business or a transaction for which the debtor's remaining assets were unreasonably small in relation to the business or transaction [RCW 19.40.041(a)(2)(i)]. This type of constructive fraud is fraudulent as to both present and future creditors [RCW 19.40.041(a)]. The statute of limitations for this type of constructive fraud actions is four years after the transfer was made or the obligation was incurred [RCW 19.40.091(b)].

3. Transfers made without REV, debtor unable to pay remaining debts

A transfer or obligation is constructively fraudulent if it is made or incurred without the debtor receiving

reasonably equivalent value and the debtor intended to incur, or believed or reasonably should have believed that he or she would incur, debts beyond his or her ability to pay as they became due [RCW 19.40.041(a)(2)(ii)].

The Washington Court of Appeals applied this rule to a construction contract case. The contractor was a corporation which purchased land to build a custom house under a contract with the buyer of the house. A dispute over construction costs developed. Nine months after the purchase and just before litigation began, the president of the construction company transferred the property to herself without consideration. She claimed the original deed in the corporation's name was a mistake. The trial court accepted this testimony and did not find a fraudulent transfer even though it found several "badges of fraud".

The appellate court agreed that there was no proof of fraudulent intent but concluded there was constructive fraud because there was not REV and the contractor corporation was left without sufficient funds to pay the judgment. *Clearwater v. Skyline Const. Co., Inc.* 67 Wash.App. 305, 321, 835 P.2d 257, 266 (Wash.App. Div. 1, 1992).

This case also left in place the two tier burden of proof: "... [U]nder the Uniform Fraudulent Conveyance Act (UFCA), which preceded the UFTA and which contained essentially similar provisions, proof of actual intent to defraud was to be demonstrated by "clear and satisfactory proof". In contrast, proof of a fraudulent conveyance on the other statutory grounds was to be shown by "substantial evidence"....

[W]e adopt the foregoing distinction

between the quantum of evidence required to prove actual intent to defraud and that required to prove a fraudulent transfer on the other grounds provided under the UFTA". Thus only "substantial evidence" was required to prove fraudulent transfer when the debtor is unable to pay remaining debts.

This type of transaction is fraudulent as to both present and future creditors [RCW 19.40.041(a)]. Under the UFTA statute of limitations, this cause of action is extinguished four years after the transfer was made or the obligation was incurred [RCW 19.40.091(b)]

Continued next issue

....Preferences under UFTA

John J. Tollefsen is the founder of Tollefsen Law PLLC, an attorney, Certified Fraud Examiner, Certified Controls Specialist, and a member of the Pacific Northwest Chapter/ACFE.

Contact him at: john@tollefsenlaw.com. And, see: TollefsenLaw.com for more information regarding fraud law.

King County Prosecutor's Office—Elder Abuse Project-Other Training Opportunity

October 26 & 27, 2011
Working Together for Justice:
Washington State's 8th Annual Conference on Abuse of Elders and Adults with Disabilities

Featuring:

Laura Mosqueda, MD: Chair of Family Medicine and Ronald W. Reagan Endowed Chair in Geriatrics at the University of California, Irvine School of Medicine. Co-Director of the Center of Excellence on Elder Abuse and Neglect.

Holly Ramsey-Klawnsnik, PhD: Licensed marriage and family therapist and renowned researcher on the victimization of older adults and adults with disabilities and au-

thor of over 70 articles, book chapters, and training manuals.

Elizabeth Loewy: Attorney in Charge of the Elder Abuse Unit in the New York County District Attorney's Office, and co-counsel on the highly publicized trial involving the late Brooke Astor, a well-known New York City philanthropist.

Ricker Hamilton: Program Administrator for Protective Services in Adult Protective Services, Maine, Chair of the Maine Elder Death Analysis Review Team, and national trainer on elder abuse response and investigation.
Location: WA State Criminal Justice Training Commission 19010 First Ave.

South Burien, WA 98148.

Conference fees are \$80 for two days and \$55 for one day. REGISTRATION IS NOW OPEN Please see details in the following registration link (you will need to copy and paste into your browser): <http://www.eventbrite.com/event/1844096743>

REGISTRATION INSTRUCTIONS:

1. Please select "Ticket Type" 2. Click "Order Now" and follow prompts For more information contact Shelley Fraley at 206-296-9010 or by email at Shelley.Fraley@kingcounty.gov

John E. Reid and Associates, Incorporated—Other Training Opportunity

John E. Reid and Associates, incorporated will be offering a three-day class on "The Reid Techniques of Interviewing and Interrogation" and/or a one-day Advanced Course at the Red Lion Inn Fifth Avenue in Seattle, WA from November 1-4, 2011. There will be up to 32 hours of Continuing Professional Education credits available for those who attend these training classes.

Our Chapter participates in the Reid Preferred Group of Associations (RPGA) discount program for professional associations by agreeing to notify our members of their seminar dates and locations. The RPGA number for the Pacific Northwest Chapter/ACFE is A20-049 and must be provided to John E. Reid and Associates, Incorporated at the time of registration for

the training.

Register for this training directly with Reid and Associates, Incorporated at: www.reid.com, or by telephone at 1-888-280-8386 (or (618) 281-1996).

The discounted registration fee is \$450 for the 3-day class, \$240 for the 1-day advanced class, and \$580 for the entire 4-day class.

Boise Chapter Sponsors High Tech Investigation Conference, October 5-7, 2011, in Boise, ID – Other Training Opportunity

The Boise Chapter/ACFE and the High Technology Crime Investigation Association will host a High Tech Investigation Conference, October 5-7, 2011, at the Red Lion Inn in Downtown Boise, ID.

The featured speaker is investigator Cynthia Hetherington. For the full conference brochure, see <http://tinyurl.com/3ulkcys>.

Early bird prices for the conference are \$50 for students, \$175 for gov-

ernment employees, and \$275 for all others (good until September 15, 2011). Register at <http://tinyurl.com/3kdkz8y>.

The conference has been approved for 17 hours of POST credit.

Chapter Registers as Supporter of the ACFE's International Fraud Awareness Week, November 6-12, 2011

The Pacific Northwest Chapter/ACFE has again registered as a supporter of the ACFE's International Fraud Awareness Week activities during the period November 6-12, 2011.

Organizations around the world lose an estimated five percent of their annual revenues to fraud, according to a survey of fraud experts conducted by the ACFE.

This program will help to cast a spotlight on this urgent problem. This weeklong campaign encourages business leaders and employees to proactively take steps to minimize the impact of fraud by promoting anti-fraud awareness and education activities.

Individuals and organizations may join the discussion through the ACFE Insights blog. Contact the ACFE's media relations specialist for additional infor-

mation (www.acfe.com).

Our Chapter will be speaking to university students in our geographical area about being training in the detection and prevention of fraud. For example, we'll be at the UW (Tacoma Campus) on October 5, 2011 (Joe Dervaes and Gayle Seyl).

The Chapter Board of Officers hopes there will be additional future activities as well.

The ACFE Law Enforcement Partnership

In order to enhance the anti-fraud experience and expertise of the public sector, the ACFE has initiated the ACFE Law Enforcement Partnership to assist domestic and international government and law enforcement agencies at the federal, state, and local levels by providing various discounts and benefits upon the official recognition of the Certified Fraud Examiner credential.

Such benefits include, but are not limited to, discounts on ACFE conferences, seminars and other learning methods, and discounts on certification.

Current participants dedicated to providing anti-fraud expertise to their employees include: the Department of Defense, the Federal Bureau of Investigation, the Internal Revenue

Service—Criminal Investigation Division, the Securities and Exchange Commission, the Government Accountability Office, the U.S. Postal Inspection Service, and numerous others.

The ACFE focal point for this program is Alani Mundie, CFE at amundie@ACFE.com, or visit www.ACFE.com/LEP.

Redesigned 2011 CFE Examination Preparatory Course Now Available

Here's an important message for everyone out there who is contemplating taking the ACFE's "CFE Examination" course in the future.

The most comprehensive tool available to help you pass the "CFE Examination" has been redesigned with an all-new user interface and enhanced features to improve examination preparation and keep you on track to earning your Certified Fraud Examiner professional credential. The "2011 CFE Examination Preparatory Course" introduces new components that provide you with the most effective exami-

nation preparation available, more efficient use of your study time, and an intuitive, easy-to-use interface.

More Efficient Use of Your Study Time:

- (a) **NEW.** Pick the sections and topics most relevant to your examination preparation by creating custom review sessions.
- (b) **NEW.** Learn more from your practice examination session by reviewing the questions you missed, analyzing your results by sub-section and tracking your progress over time.

An All-New User Interface:

- (a) **NEW.** Review your progress with a streamlined design.
- (b) **NEW.** Stay on track to earn your Certified Fraud Examiner professional credential by measuring your progress toward your target certification date and using helpful checklists within the preparatory course software.

Contact the ACFE for additional information about this newly redesigned course at: www.ACFE.com or 1-800-245-3321.

Summary of Linda Saunders' Presentation at the ACFE's 22nd Annual Fraud Conference in San Diego, CA on June 15, 2011

On Monday, June 15, 2011, Ex-Chapter President made a presentation at ACFE's 22nd Annual Fraud Conference in San Diego, CA. The topic of the presentation was "A Case Study of the Innocent". ACFE's Social Media Specialist Mandy Moody summarized the presentation for the ACFE's web-site. It follows:

A Case Study of the Innocent by Linda Saunders, CFE, CPA/CFF.

Did he do it? Did the investigators get the facts right? Those are just two of the many questions that Linda Saunders, CFE, CPA, CFF, CGFM, owner of Forensic Accounting Consulting, was able to answer and convey to a jury as an expert accounting witness for her first criminal defense case in Idaho. In Monday's breakout session, "The Fraud Trial: A Case Study of the Innocent," Saunders detailed the issues anti-fraud professionals could face when being called to provide expert testimony.

At first glance, Saunders thought she was being asked to defend a crook. The State of Idaho Attorney General, along with help from the Idaho Department of Insurance, was prosecuting an insurance agent on eight counts of insurance fraud, forgery, grand theft and racketeering. Within those counts were 134 Predicate Acts of

insurance fraud, grand theft and forgery. The numbers alone would scare any possible defense witness. But, after giving due diligence, Saunders quickly realized that some mistakes had definitely been made.

"The more the case unfolded, the more I was convinced I could help unravel the journal entries and offer some sort of opinion," Saunders said. "The prosecutor's expert witness relied on the insurance agent's bookkeeper's analysis. I needed to go in and check the debits and credits myself."

Using her version of "The Fraud Triangle," Saunders profiled the alleged criminal in order to find opportunity, perceived needs and the motivation. The man on trial struck out on all three, according to Saunders' profile; the intent that the prosecution needed to show a jury simply wasn't there. And, after analyzing more than 500,000 documents, Saunders discovered even more flaws in the opposing counsel's case. The bookkeeper, who was provided immunity for her testimony, lied on her resume, forged her manager's name on checks and submitted fraudulent travel expense reports. The defense attorney gave these facts to the jury, validated further by Saunders' expert testimony that she found all the cash accounted for.

"Something you have to remember is that when you get on the stand, you have to pretend you are explaining the data to your mother-in-law," Saunders advised. "You have to speak in plain language. When I testified, the jury was taking notes; when the opposing expert testified the jury put their pens down."

Along with providing jargon-free testimony, Saunders reinforced the importance of anti-fraud professionals on the stand to always give careful due diligence. That, teamed with an investigator's facts and reliable witnesses, could prove to be a vital combination, one that could change a verdict.

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New ACFE Class on Ethical Issues for Fraud Examiners

The ACFE has developed a new class on "Ethical Issues for Fraud Examiners". It is a basic course level offering two hours of Continuing Professional Education credit to all who attend. This class will help you understand what constitutes an ethical dilemma

and help you develop an awareness of ethical issues faced by fraud examiners. This on-line course also presents six fictional scenarios that illustrate potential ethical situations that pertain to fraud examinations. The purpose of these scenarios is not to provide you with solutions, but ra-

ther to familiarize you with some types of ethical dilemmas that might arise in a fraud examination.

Contact the ACFE Bookstore for additional information on this class.

Report on Chapter Representative's Meeting at ACFE's 22nd Annual Fraud Conference—June 12, 2011; By Linda Saunders, CFE, CPA/CFF (Part Two)

The Chapter Board of Directors appointed ex-Chapter President Linda Saunders, CFE, CPA/CFF, to be our 2011 Chapter Representative at the ACFE's 22nd Annual Fraud Conference in San Diego, CA on June 12, 2011. The following is Part Two of her report to the Chapter:

Summary. The meeting was jam-packed with scenarios of hypothetical Chapter situations that were discussed at round tables with other Chapter members. The following information represents suggestions the audience provided to enhance or remedy the various situations they had encountered at their Chapters. Here's Part Two with Scenarios "1" through "4".

Scenario 1

The Sunshine chapter was founded 8 years ago. The chapter collects dues from about 40 members and they hold monthly dinner meetings only. Meeting notices are sent by mail to people on a list the chapter created several years ago.

The dues are \$25 for CFEs and \$35 for Associates. The money collected from the dues barely covers the administrative expenses (PO Box, state registration fees, D&O insurance, stamps, paper, envelopes, speaker gifts, etc.).

Elections were held recently and you are one of the new officers on the board.

The chapter has had roughly \$9,000 in its bank account. The funds have hardly been used the last three years. Most of the money was accumulated many years back when the chapter was more active. As a new chapter officer you want to put some of it to use. The long-time chapter officers don't seem interested in using the money.

The fee for the monthly lunch meetings the chapter currently holds is just enough to cover expenses. The same 20 people generally attend the meetings. This is the extent of the chapter

activity. There is no newsletter or website.

Other local chapters from other organizations have approached the chapter about holding a joint event. So far the Sunshine chapter has not participated in any joint events.

Question:
What ideas do you have to make the chapter more attractive to members?

Chapter Possible Solutions

Utilize a web-site to keep members informed.

Create Facebook and LinkedIn accounts to take advantage of social media outlets.

Reach out to ACFE members in the area to let them know you exist.

Waive the Meeting fee for first time attendees (or first time guests of Chapter members).

Announce meetings to other organizations/association members.

Have a compelling program.

Bring in investigators/law enforcement to speak to add a little variety.

Smart marketing to get new members. Explain in your communication why chapter membership will benefit them.

Have half and full day events to attract larger crowds and potential new members.

Use the money in your checking account to provide programs with quality speakers.

Officers and board members should be Chapter recruiters. Get to know your members. Learn a little about them (hobbies, interests, etc.).

Scenario 2

The SD Padres chapter was founded 10 years ago. The chapter collects dues from about 100 members. The chapter holds breakfast meetings. The restaurant where the meetings are held is about 30 minutes from downtown and most of the businesses. The meeting runs from 7:00 to 8:30 a.m. with a one-hour presentation. They attract 10-15 members, and are generally attended by the same people every month.

You are in the right place at the right time and have been elected president of the chapter along with several other new faces. The outgoing chapter president hands you the chapter handbook and wishes you good luck.

As a long-time member of the chapter you want to make boosting attendance at meetings a top priority.

Question:
What can be done to improve meeting attendance?

Chapter Possible Solutions

Consider travel time to meeting facility. Try to find a central location, or move the meetings to different parts of the city.

Survey members to get an idea of the topics they are interested in hearing about and alternative meeting times/facilities. Once again, engaging your members so they feel important and involved.

Offer quarterly meetings with more CPE credits. If monthly meetings are not working, look to quarterly meetings. Missing a quarterly meeting can be perceived as a bigger deal by members as opposed to a one-hour lunch meeting.

Look to public facilities for low/no cost meeting space (training facility, restaurant, etc.).

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Chapter Representatives Meeting Report—Part Two (Continued From Page 10)

(Continued from page 10)

Advertising and personal recruitment. Chapter leaders reach out and call members to invite them to meetings. Frequent e-mail notification (one may not be enough). Just don't spam them. Personal letter from the Chapter president inviting them to attend chapter meetings. Explain the benefits of joining the chapter too. First-time guests of a Chapter member attend the meeting for free.

Scenario 3

The Sandy Beach chapter was founded 7 years ago. The chapter collects dues from about 40 members and they hold monthly lunch meetings only. Training topics are mostly related to audit work since much of the board is in that field. The chapter averages about 15 people per meeting.

Election time is approaching and change is on the way. The seven person board is going to have a new look. The president is set to retire soon and has no plans to run for office. The vice president is relocating to another city. Two of the Board members are not running for re-election due to time constraints at their respective jobs.

Nominations and elections are held and you are elected the next president. The other open board positions are filled by members from two different local CPA firms. The remaining board members are re-elected for another term.

You notify the board members that you have scheduled a board meeting. You plan on making some changes to the way things are being done. You have several ideas about making the chapter more active and reaching out to more ACFE members in the city.

Some of the existing board members are not interested in changing the way things are being done with the chapter. There is some resistance to your plan.

Question:

How do you work together as a team to make the chapter successful?

Chapter Possible Solutions

Hold strategic planning session.

Solicit active participation from all officers.

Open communication—all officers are kept in the loop on all communications.

Chapter president must be prepared to take a stand within the context of democratic leadership process.

One-to-one contact by the president with each board member to get the real situation figured out. Find out what they like/don't like about proposed changes.

Conduct a survey of membership and present to the board. Member input is a compelling reinforcement to make appropriate decisions.

Succession planning to reduce the risk of a leadership vacuum.

Stagger some of the board member terms—Chapter officers have two-year terms and at-large board members can have one-year terms.

Pair new/old officers together to work on special projects/programs.

Create Chapter mission statement as a team. Make sure all activities and efforts reinforce the mission.

Scenario 4

The Saltwater chapter was founded one year ago. Attendance for the monthly meetings is great, but the board wants to capitalize on the enthusiasm of the membership and start holding one or two-day training events every year. They've heard one and two-day events are great revenue generators.

A board meeting is called to discuss the logistics. Everyone is looking around at each other before someone poses the question, where do we start?

Question:

What steps need to be taken to have a successful event?

Chapter Possible Solutions

Find speakers—start with local speakers who are free.

Find speakers who can talk on new, cutting-edge topics. At the very least have them talk on timely topics.

Utilize several speakers if possible to help break up the topics and offer more variety to the attendees.

Put together a committee to start the planning process. Ask your membership if anyone has meeting planning experience.

Make use of the Planning Your meeting document in the Chapter Leader Community.

Determine the Chapter's goal for this event. Then factor in all the costs associated with putting together an event.

Get the board involved. This is a team project that needs to include the entire board.

Partner with another organization to see what goes into putting an event together.

Set a date that does not conflict with ACFE events, or any other big organization's meetings.

Use speakers you have heard at other conferences (i.e.; Annual ACFE Fraud Conference).

This concludes this report by Linda Saunders. The Chapter Board of Officers sincerely thanks Linda for attending the Chapter Representatives Meeting at the ACFE's Annual Fraud Conference in San Diego, CA and for providing this detailed and informative report for our members.

Member Spotlight— Carol L. Bacon, CFE



Carol L. Bacon, CFE is the owner of her own company, Forensic Accounting Specialties. Her fraud case work includes mortgage fraud, real estate, medical and dental practices and embezzlement within small affinity group businesses. Her passion though is working to stop fraud and abuse against vulnerable adults. She is a Board member of the Pacific Northwest License, Tax and Fraud Association (PNLTFA), Northwest Fraud Investigators Association (NWIFA) and Washington Association of Legal Investigators (WALI), and volunteers with the King County Prosecutor's Office Elder Abuse Project. And if that isn't enough, she's returned to school to enhance her knowledge in accounting with the goal of becoming a licensed CPA. Her networking skills led her to work her first fraud investigation's case. She met Linda Saunders, CFE, CPA, CFGM and another PNW ACFE member, at an American Society of Women Accountants (ASWA) meeting in 1998 and is the immediate Past President of the Seattle Chapter of ASWA. At a break, Linda started talking about an elder exploitation case she was working on and Carol was hooked. Carol's interest in the case and Linda's need for paraprofessional assistance for scheduling the tedious details of the case landed her the opportunity that launched a life long goal of becoming a CFE and Forensic Accountant.

Carol's first and most remembered case involved a financially secure but lonely widow who was allegedly befriended and conned by a man of the cloth and allegedly assisted by his long time friend and attorney. She was eventually isolated from her friends and became dependent on him as her confident and caregiver. Together, he and his family took over a million dollars from the widow, and almost deprived local charities of millions of dollars by changes to the widow's will. Although she passed on before the case went to trial, he was removed from her life and the will was overturned, returning the millions of dollars in annual gifts to local charities. The case covered ten years of information and took two plus years of going through twenty three binders of information. Carol Bacon learned a lot about financial transactions while assisting on the case; but more importantly, she learned about her love of fraud investigation. When asked about her favorite part of her job, she used phrases like "solving the puzzle", "making a difference in victim's lives" and "sifting through the details". She wants to know the Why and How of her cases. Linda Saunders, CPA, CFE, CFGM, also introduced Carol Bacon to the PNW ACFE Chapter. After returning to college, Carol completed her B.S. in Business Management in 2005, and after years of being an Associate Member, Carol bought the CFE Examination Preparatory Course and obtained her CFE certificate in 2008. Carol's other favorite case she discussed was the alleged fraudulent activity by the office manager at a dental practice. The case included up-coding to insurance companies to hide the embezzlement of cash and checks, along with depositing third party checks into her personal bank account. Allegedly, the doctor knew nothing about this, but knew his business wasn't doing well financially. The

accused kindly offered to loan the doctor (some of his own) money, to help him through. Meanwhile the accused was buying cars and a new home in another state for her family. The doctor eventually lost his license to practice, but there were questions regarding whether he was aware of the false billing or not. Carol Bacon's work and life experience has shaped how she approaches her case work. She has been involved in accounting in many industries as well as types of work from construction to non-profits to answering the phone for a Cryogenics research facility. But the most important lesson she learned is that being objective during an investigation is crucial. Letting pre-conceived notions or bias or emotions affect your investigation could lead you to ignore some critical detail. In fraud cases, it's usually the details that trip up the thief. Carol is currently reading, [Blind Spots: Why We Fail to Do What's Right and What to Do About It](#), by Max H. Bazerman and Ann E. Tenbrunsel. If you are looking for conversation openers for Carol, ask her about Sophie, her trip to Bozen, Italy, the ruins in Guatemala, or the artistic side to her personality. If you would like to know the professional side of Carol L. Bacon, CFE, better, she encourages you to contact her at work. Her e-mail address is cbacon.nwcf@gmail.com : and her phone number is 206-769-3054. Her company's web site is <http://www.forensicaccountingspecialties.net> .

If you'd like to volunteer to be our next Member Spotlight, e-mail Julie Armbrust at j_bollerud@hotmail.com.

Chapter Members in the News

(1) Chapter Member Carol Bacon, CFE, owner of Forensic Accounting Specialties in Edmonds, WA has been selected to be a new Member of the Board of Directors for the Pacific Northwest License, Tax, and Fraud Association.

(2) Ex-Chapter President Linda Saunders, CFE, CPA/CFF and Chapter Member Carol Bacon, CFE will be the speakers on the topic of "Cooking the Books with QuickBooks" at one of the sessions during the Spokane Chapter/ACFE's Annual Fraud Conference, November 3-4, 2011, in Spokane, WA.

(3) Chapter President Joe Dervaes, CFE, ACFE Fellow, CIA, Retired, will be a speaker on the topic of "Sharing Life Experiences Understanding Employee Embezzlement Fraud in the Workplace" at one of the sessions during the joint Chapter and WSCPA's Annual Fraud Conference, December 2, 2011, at the Meydenbauer Center in Bellevue, WA.

(4) The following members of the Chapter Board of Directors will assist with registration duties at the joint Chapter and ACFE Annual Fraud Class, October 17-18, 2011, at the DoubleTree Hotel in SeaTac, WA: Treasurer, Roger Gulliver, CFE, CPA, CISA; Director-at-Large, Robert Goehring, CFE, CPA; Director-at-Large, Julie Armbrust, CFE, CPA; and, President, Joe Dervaes, CFE, ACFE Fellow, CIA.

(5) The following members of the Chapter Board of Directors will serve as Co-Chairs for both the joint Chapter and WSCPA's Fraud Class on Interviewing on August 12, 2011, and at the Annual Fraud

Conference on December 2, 2011, in Bellevue, WA: President Joe Dervaes, CFE, ACFE Fellow, CIA; and, Training Director Dr. Norm Gierlasinski, CFE, CPA.

(6) Chapter Member Chris Mutchler, CFE, CPA, CVA, CFF, Staff Accountant at Southard, Beckham, Atwater and Berry CPAs in Port Orchard, WA had an article published in the Kitsap Peninsula Business Journal on August 3, 2011, on the topic of: What happened when my debit card was "swiped". It discussed his recent debit card loss.

(7) Chapter Member Ken Wilson, CFE. Owner of Wilson Investigative Services in Olympia, WA had an article published in the Business Values Magazine on August 15, 2011, on the topic of "The Doctor's Worst Nightmare". It discussed a fraud perpetrated by a bookkeeper.

(8) The Chapter Board of Officers has been working with the King County Prosecuting Attorney's Office, Elder Abuse Project to establish a liaison between these two organizations. The prosecutor would like for our Chapter to provide advice and assistance on elder abuse cases in the future, but the details of this work have not yet been finalized. In the meantime, the prosecutor asked if one of our members would be willing to take on an elder abuse case for them on a pro-bono basis.

Chapter Member Carol Bacon, CFE, owner of Forensic Accounting Specialties in Edmonds, WA has agreed to work on this first case in this new program. And, Chapter Director-At-Large Julie Armbrust, CFE, CPA has agreed to be her back-up on this project in the event her talents are also needed. This is an outstanding way to begin what the Board of

Officers hopes will be a long-term relationship with the King County Prosecutor's Office, and its Elder Abuse Project.

(9) Chapter President Joe Dervaes, CFE, ACFE Fellow, CIA, Retired, and Chapter Member Gayle Seyl, CFE, AHFI, owner of Probitry Financial Services, on Bainbridge Island, WA will represent our Chapter at the University of Washington (Tacoma Campus) annual "Meet the Professionals" event sponsored by the Accounting Student Association (ASA) on October 5, 2011 (Noon—3:00 p.m.). At this event, our members will be sharing information with accounting students about the ACFE, the CFE professional credential and the ACFE and Chapter student scholarship programs. This event is a part of our Chapter's University Outreach Program.

All of these reported activities are an integral part of our Chapter's Community Outreach Program each year. And, kudos to all for participating in these activities and events throughout the year. The Chapter Board of Officers appreciates your fine efforts.

Other Chapter members are encouraged to notify President Joe Dervaes about their recent or future presentations so that these events can be publicized in the Chapter newsletter.

Movie *Chasing Madoff* Premieres in Seattle

Seattle is one of several cities across the US to be chosen for the first showings of a film about Harry Markopolos's efforts to bring Bernie Madoff's actions to light.

What:

Movie "*Chasing Madoff*"

Where:

Varsity Theatre,
4329 University Way NE,
Seattle, WA 98105
(University District)

When:

Opening Day is Friday, Sept 16, 2011
Times: (1:00 3:05 5:10) 7:15 9:20

Other dates and times are available at http://www.landmarktheatres.com/Market/Seattle/Seattle_Frameset.htm (The Varsity Theatre is listed in the left navigation area - but you'll have to scroll to the bottom after you set the date you want to look for at the top of the left navigation area.)

Prices:

\$10.50 General Admission
\$8.00 Bargain (M-F All Shows Before 6PM, Sat-Sun-Holidays, 1st Show of Day);
\$8.00 Senior (62+);
\$8.00 Child (-12);
\$8.25 Student (Sun-Thurs);
\$7.00 Bargain Tuesdays: All Shows

Phone:

(206) 781-5755

Parking:

Parking is available on surrounding neighborhood streets and in nearby pay lots.

This is not an official ACFE or Chapter event. There are no CPE's available for this.

The Tidbit—Continued

(Continued from page 5)

members to effectively protect them against fraud," says the USAA's Vice President of Fraud and Anti-Money Laundering management.

Note: These same procedures are used by similar organizations providing all types of services to the general public.

Identity theft can take over your life, but it's not inevitable. Scammers prey on people who let private information slip, so don't give them an opening.

To minimize your chances of becoming a victim of online fraud, follow these tips:

- Build complex passwords with combinations of upper- and lower-case letters, special characters, and numbers.
- Enter credit card information only on sites that display an <https://> in the

address bar and a lock icon.

- Don't click unfamiliar links or provide personal information in an e-mail.
- Use well-known security programs, such as those from Symantec or McAfee.
- Keep your computer operating system and application updated to improve security.
- Carefully monitor your credit card and bank statements, as well as your credit report.
- Shred, shred, shred.
- Remember, USAA will never ask its members for personal information, such as your password, PIN, or credit card numbers, in an e-mail.

Note: This same concept is also true with most reputable service providers as well.

How USAA Protects Its Members Online. When it's members are on usaa.com, the web-site requires a password and PIN for all transactions and periodically asks security questions. USAA also can detect when someone accesses its member's accounts on-line. USAA takes steps to verify its members identity when they call. And by offering on-line documents, they also help reduce their member's exposure to fraud. Forgot your password or PIN? USAA offers three secure ways its members can receive the information again – via e-mail; via text; or, by answering on-line security questions. To choose the preferred method you want to use, members can go to usaa.com and search "Security Preferences".

USAA is also committed to protecting its member's information, and doesn't give other companies access to this information for marketing purposes.

Links to

ACFE Chapters

Pacific NW Chapter
www.fraud-examiners.org

Oregon Chapter
www.oregon-acfe.org

Spokane Chapter
www.spokane-fraud.org

Boise Chapter
www.boiseacfe.org

Big Sky Chapter (Montana)
kathy.arata-ward@josepheve.com

Vancouver, B.C.
www.cfevancouver.com

Edmonton Chapter
www.acfe-edmonton.com

Calgary Chapter
www.acfecalgary.com

International ACFE Headquarters

www.ACFE.com

*Do you have ideas for our
next newsletter?*

*Want to write the review for
the last fraud training you
attended?*

*We would love your
feedback!*

Contact Joe Dervaes at
joeandpeggydervaes@centurytel.net



Other ACFE Fraud Training Opportunities

- CFE Examination Review Course, New York, NY, September 19-22, 2011.
- Financial Statement Fraud, Nashville, TN, September 19-20, 2011.
- Contract and Procurement Fraud, Las Vegas, NV, September 22-23, 2011.
- Advanced Interviewing Techniques Workshop, Austin, TX, October 3-6, 2011.
- Professional Interviewing Skills, Detroit, MI, October 3-4, 2011.
- Fraud Risk Management, New York, NY, October 13-14, 2011.
- Auditing for Internal Fraud, Seattle, WA, October 17-18, 2011.
- 2011 ACFE Asia-Pacific Fraud Conference, Singapore, October 23-25, 2011.
- CFE Examination Review Course, Los Angeles, CA, October 24-27, 2011.
- Fraud Prevention, Tampa, FL, November 2, 2011.
- Healthcare Fraud, Tampa, FL, November 3-4, 2011.
- CFE Examination Review Course, Austin, TX, November 14-17, 2011.
- 17th Annual ACFE Canadian Fraud Conference and Exhibition, Toronto, Canada, November 27-30, 2011.

The ACFE contact point for all course offerings is Dianne Lloyd, Marketing Specialist, by phone at 1-800-245-3321, or at the web-site www.ACFE.com. Contact her for more information and actual registration procedures.

Other ACFE Chapter Annual Fraud Conferences

- High Tech Investigation Conference, Boise Chapter, October 5-7, 2011, Red Lion Inn, downtown Boise, ID. Register via the Boise Chapter at: <http://tinyurl.com/3kdkz8y>.
- Annual Fraud Conference, Spokane Chapter, November 3-4, 2011. Register via the Spokane Chapter at: www.spokane-fraud.org.
- Joint Annual Fraud Conference, Pacific NW Chapter and WSCPA, December 2, 2011. To Receive the discounted registration fee for our Chapter's Annual Fraud Conference, contact the WSCPA's Education Operations Manager, Rachel Ingalls, by telephone at 1-800-272-8273 if you are not a CPA, or register on-line at the WSCPA's web-site at www.wscpa.org if you are a CPA.

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