

The Fraud Examiner



ACFESM

Association of Certified Fraud Examiners

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November/December 2010 Issue

Message from the President

(1) The Pacific Northwest Chapter is participating in the following ACFE and ACFE Foundation programs this Fall. They are:

(a) **ACFE's International Fraud Awareness Week, November 7-13, 2010.**

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. See a related article on page 7 of this newsletter for additional information about this program. The Chapter Board of Officers has once again joined the ACFE as an organization supporting International Fraud Week in 2010.

(b) **ACFE Foundation's Chapter Scholarship Challenge.** This year the Foundation has challenged Chapters to participate in a new way to support the Ritchie-Jennings Memorial Scholarship Program. This is a voluntary program whereby Chapters compete in a membership drive against other chapters of similar size throughout the ACFE. Each participating Chapter will donate \$5 to the scholarship program for every new member who joins the Chapter during the period October 1, 2010, through January 15, 2011. Your Chapter Board of Officers has signed-up to support this most worthwhile challenge as another way we support the Ritchie-Jennings Memorial Scholarship Program (see additional information below). The Chapter also provided a \$200 financial contribution to this scholarship fund earlier this year.

(2) **Student Scholarship Programs.** The ACFE Foundation has made significant changes in the Ritchie-Jennings Memorial Scholarship Program this year. Visit our Chapter's web-site at: www.fraud-examiners.org for a complete description of these changes. In summary, the application form has been revised to include a questionnaire for each applicant. This information will be used by the Foundation's Scholarship Committee to select the seven top applicants in the future. Instead of 30 scholarships of \$1,000 each, the Foundation will offer scholarships as follows this year: One at \$10,000; Two at \$5,000 each; Four at \$2,500 each; and, 23 at \$1,000 each. While the number of scholarships has not increased, the amount of the scholarships has jumped significantly. Hopefully, this will encourage well-qualified students from around the world to submit scholarship applications this year. Our Chapter also sponsors two scholarships of \$500 each. So, if you know of any candidates for these scholarships, please encourage them to apply. They should also contact Chapter President Joe Dervaes by telephone at: (253) 884-9303, or by e-mail message at: joeandpeggydervaes@centurytel.net for additional scholarship information for both the ACFE Foundation and Chapter scholarship programs.

Joe Dervaes/Chapter President

Upcoming Training

December 3, 2010, Joint Chapter/WSCPA Annual Fraud Conference

Type:

Joint Chapter/
WSCPA Annual
Fraud Conference

Date:

December 3, 2010

Time:

8:00 a.m.—4:30 p.m.
(Registration—7:30
a.m.)

Topic:

Various Topics—
Annual Fraud
Conference

Speaker:

Five Speakers and
Eight Separate Topics

Where:

Meydenbauer
Center, 11100 N.E.
6th Street in
downtown Bellevue,
WA—Parking
Garage Available
(\$14 estimated cost)

Price:

The registration fee
for this conference is
\$220 for ACFE/
WSCPA members
and \$295 for non-
members

Registration:

Register directly with
WSCPA at
www.wscpa.org or
contact them at 1-
800-272-8273

Friday, December 3, 2010, 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 the Conference. To receive this discount, CPA members may register by using the WSCPA's web-site; but, CFE Members must call the WSCPA at 1-800-272-8273.

Speaker #1 – Joseph R. Dervaes, CFE, ACFE Fellow, CIA, Chairman of the ACFE Foundation Board of Directors; and, President of the Pacific Northwest Chapter/ACFE. In 2006, Joe retired as Audit Manager for Special Investigations from the Washington State Auditor's Office after 42.5 years of federal, state, and local government audit and fraud examination services. In 2003, he received the ACFE's prestigious Donald R. Cressey Award for his lifetime contributions to fraud detection, deterrence, and education.

Topic: Accounts Receivable Fraud Case Study (8-9:00 a.m.). The speaker discusses one of his largest accounts receivable

fraud cases (\$290,200 in 6.5 years) which illustrates why no organization should hire a crook, even one with a lot of experience (all bad).

Topic: Computer Disbursement Fraud Case Study (9-10:00 a.m.). The speaker discusses his most complex and sophisticated computer disbursement fraud case study (\$236,925 in 1.5 years).

Speaker #2 – R. Timothy Crandell, Assistant Attorney General in the Social and Health Services Division, State of Washington. Tim is an advisor to the Medicaid Program.

Topic: Fraud in the Health Care Industry (10-11:00 a.m.). The speaker discusses medical fraud and examines the ways fraud pervades the health care industry.

Topic: The Medicaid Audit Process (11-Noon) The speaker discusses how the Medicaid program approaches audits of medical providers, which is frequently the backbone of a criminal prosecution.

Speaker #3 – Honorable Rob McKenna, Washington State Attorney General. Rob is the chief legal officer of the state.

Topic: Current Events in the Attorney General's Office (12:30-1:30 p.m.). Honorable Rob McKenna will discuss many of the ways his office is making a difference every day for the people of the State of Washington.

Speaker #4 – Doug Walsh, Chief, Consumer Protection Division, Washington State

Attorney General's Office. Tim helps foster a fair and competitive marketplace for consumers and businesses in the state.

Topic: Operations and Civil Law Enforcement Under the Consumer Protection Act in Washington (1:30-2:30 p.m.). The speaker identifies the key elements of consumer protection laws in the State of Washington and discusses the operations of his office which have important implications for every citizen, as well as consumer protection case studies from his life experiences dealing with this most sensitive area.

Speaker #5 – Marie Rice, CFE, CIA, CICA, Auditor at People to People Ambassador Programs in Spokane, WA; and, President of the Spokane Chapter/ACFE. In 2010, Marie received the ACFE's award for Outstanding Achievement in Community Service and Outreach.

Topic: Know the People (2:30-3:30 p.m.). Auditors are taught to document internal controls and business processes, but people affect those same systems. This session will discuss the importance of including personal motivation in the audit planning process.

Topic: Correlation, Expectation, and Fraud (3:30-4:30 p.m.). Fraud risk is inherently subjective, but can be measured quantitatively. This session will use case studies to demonstrate the application and benefit of using predictive modeling in fraud risk assessments.

Highlights of the October 21-22, 2010, Joint Chapter/ACFE Annual Fraud Class

October 21-22, 2010, were the dates of our joint Chapter and ACFE Annual Fraud Class. This event was held at the Doubletree Hotel, 18740 International Boulevard (across the street from the airport), SeaTac, WA.

The title of this two-day class was: "Interviewing Techniques for Auditors—Eliciting Information". There were 16 hours of Continuing Professional Education available to all who attend this fraud class.

The ACFE's instructor for this fraud class was Don Rabon, Deputy Director of the N.C. Justice Academy (retired).

This fraud class included the following segments:

Introduction; Planning the Interview; Fundamentals of Eliciting Information; Dealing with Difficult People; Internal Versus External Auditors; Applying Professional Skepticism during the Interview; Developing Valuable Questions on the Fly; Preparing for the Unexpected; Documenting and Reviewing the Interview; and, Wrap-Up.

This class was well attended with 62 participants. The ACFE provided a continental breakfast and snacks/drinks for morning and afternoon breaks on each day as well as lunch on day one. The Chapter hosted lunch on day two for nine members who attended the class.

Everyone in the class was enthusiastic about the speaker and the

manner in which he blended his life experiences interviewing fraudsters with the fraud training materials.

After lunch on the second day of the class, the hotel staff had locked the training room for security purposes. The hallway around the classroom was packed and everyone was eager to get back to the training. The speaker even commented that this was the first time he had ever seen so many people this anxious to get into a room and continue with the training materials. What a compliment!

The Chapter Board of Officers assisted with registration activities associated with this ACFE fraud training class.

New Chapter Members

Please welcome a new member who joined the Chapter during the period mid-September to mid-November 2010:

CFEs:

- Doug Dunnick

Overview of February 9, 2011, Bi-Monthly Chapter Fraud Seminar

February 9, 2011, (second Wednesday) is the date of our next bi-monthly fraud seminar at our downtown Seattle training location (1000 Second Avenue in the Training Room on the 28th floor of the Washington State Housing Finance Commission's offices).

The title of this fraud seminar will be "Practical Advice on How to Create 'Exhibits' that Work in Court".

The speaker will be Ivan Orton, Senior Deputy Prosecuting Attorney in the Fraud Division of the King County Prosecutor's Office.

There are 2 hours of Continuing Professional Education available to all who attend this fraud seminar.

The speaker is going to create a presentation around a recently completed fraud case ("The State of Washington v. Dash"). He will use the exhibits from this case to illustrate the key learning objectives from the fraud seminar. This is a must attend event for anyone who has plans to take a fraud examination case to court in the future. For those who have already done so, this would also be a great way to reinforce your skills in the courtroom.

The case involves an elderly woman who went from complete financial independence to absolute ruin, foreclosure, and bankruptcy at the hands of her handy man and "financial advisor". The speaker will focus on ways to make sense of a complex paper case, why the devil is in the details, and some innovative legal theories about fiduciaries that can be utilized in elder cases.

Here's another great training opportunity. Don't miss it!

Sign-in to register and pay for this event at the door. Pre-registration is not required.

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

(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. It's easy to do.

"Fraud and falsehood only dread examination. Truth invites it."
-Samuel Johnson

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 following 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". Certify CPE when renewing ACFE membership.

CPE Compliance for Certified Fraud Examiners

-Renew Membership and report CPE at the same time

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

-10 hours can be carried over every 12 months

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

You are required to earn 20 hours of CPE from January 1, 2010 through December 31, 2010, 10 of which must be fraud related.

For 2009, your required CPE hours will be calculated and prorated based on your anniversary month.

Report your CPE Compliance for 2009 and 2010 in your anniversary month in 2010

(online or call).

You may carry over 10 hours of CPE every twelve months. Hours earned before January 1, 2009, are not eligible for carry over.

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

-How CPE Works
 -2009-2010 CPE Transition
 -Your anniversary month and prorated CPE for 2010

You may access the [CPE Dashboard](#) 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: Beware of Debit Card Dangers; and, No. 2: Home Improvement Tops Better Business Bureau Scam List

Scam No. 1. This article was paraphrased from the November 15, 2009, issue of Parade Magazine by Carmen Wong Ulrich.

Americans have embraced the debit card, making it the most popular form of plastic in the country. But, its convenience can come at a price. If you use the card and don't have enough in the bank to cover your charges, you could be socked with wallet-draining fees. Here are four debit-card dangers:

□ **Overdraft charges.** Many banks provide instant overdraft protection - regardless of whether you've asked for it or not - and impose fees up to \$39 every single time you exceed your balance. So, if you make 10 small purchases on a day when your account is empty, you could be hit for \$390 in fees! The good news is that four of the largest banks now limit how many times they charge fees and allow their customers to opt out of this protection.

Solution: Decline overdraft protection if you can. Maintain at least \$50 in your checking account as a cushion in case you make a mathematical error for the account balance, and sign up with the bank for text and e-mail alerts to tell you when your balance is low.

□ **Out-of-Order Transactions.** Instead of debiting your account in the order of your transactions, some banks process your day's expenses from the biggest to the smallest. Here's why this matters. Let's say you have \$500 in your checking account. In one day, you make three purchases of \$20 and then spend \$525. If the transactions were processed in chronological

order, only the last one would earn an overdraft fee. But with banks that process the \$525 payment first, you get saddled with four overdraft charges.

Thanks to government pressure, Chase has dropped this practice, and officials hope that other banks will follow.

Solution: Only use a bank that processes your transactions chronologically.

□ **International fees.** Just like when you use a credit card overseas, paying with a debit card abroad can incur foreign-exchange fees - 2-3% per transaction. Keep in mind that on-line purchases can also trigger these fees if you're buying from a vendor located outside the US.

Solution: Some banks waive this fee. So, shop around.

□ **Limited protection.** US law protects credit card purchases from liability if the products you receive are damaged or if you never get a product you ordered. But, no such legal safeguard exists for your debit card transactions. While some banks do limit consumer liability, you may have to wait days or weeks for an issue to be resolved. In the meantime, a shortfall in your checking account could result in late bill payments and harm your credit score.

Solution: Whenever you buy anything on-line, always use a credit card so the law is on your side. The same goes for any of your larger purchases, like appliances.

Scam No. 2. This article was paraphrased from The News Tribune column of C.R. Roberts, staff writer, on July 14, 2010. The Better Business Bureau has gone on record with its list of the second quarter 2010's most active inquiries - 10 of the Top 20 come under the umbrella of home improvement.

The Bureau has some tips to deal with people who offer to help with those improvements.

Roofing contractors top the 10 most mentioned home improvement issues (at No. 2 on the list of 20), followed by general contractors at No. 3, and construction and remodeling services at No. 4.

These are followed by: No. 6, heating and air conditioning; No. 12, plumbing contractors; No. 13, landscape contractors; No. 14, windows; No. 15, painting contractors; No. 17, electrical contractors; and No. 18, home builders.

Among the most common scams the Bureau deals with, the "traveling handymen" scheme, tops the list at No. 1.

Check the license of any company with whom you want to do business. All Western Washington contractors approved to modify or alter structures must have a license with the state Department of Labor and Industries. Check them out before you enter into any agreement for these services.

Contact: www.bbb.org for additional information about this topic as well as other scams. You'll be glad you did!

Scam #1:

"You could get hit with pricey overdraft fees 10 times in one day."

Scam #2:

"Among the most common scams the Better Business Bureau deals with is the 'traveling handymen' scheme."

News From the Trenches—November 2010—By John J. Tollefsen, CFE, JD, CCS

Note: This column continues a discussion on this topic which began in the September/October 2010 newsletter. Refer to the prior article for a refresher.

Attacking Trusts and Other Asset Protection Schemes in which the Settlor is NOT a Beneficiary

The previous articles explained how Washington law and Federal bankruptcy law have provisions allowing creditors to attack trusts in which the settlor is a beneficiary. In those situations, all subsequent creditors may be able to attach the trust's assets.

If the settlor is not a beneficiary, reaching the assets of the trust is far more difficult. The primary means of attack is as a fraudulent transfer or perhaps as a preference in bankruptcy court. The last issue explained how to use Washington's Uniform Fraudulent Transfer Act (UFTA) as a tool to recover the fraudulently transferred property. This is a continuation of that explanation.

Creditor remedies

Creditors have three avenues of recovery under the UFTA. They may recover by selling the fraudulently transferred property, by obtaining a judgment against the transferor, and by obtaining a judgment against the transferee. All three remedies may be pursued at the same time but naturally the total recovery is limited to total damages suffered by the creditor. To recover from the transferee, creditor must prove the debtor's actual intent to hinder, delay, or defraud.

A creditor with a cause of action for any type of fraudulent conveyance may:

- (1) Have the transfer or obligation avoided to the extent necessary to satisfy the creditor's claim;

- (2) Attach the asset transferred or other property of the transferee or use garnishment when appropriate;
- (3) Obtain an injunction against further disposition by the debtor or transferee (or both) of the asset transferred or of other property;
- (4) Obtain appointment of a receiver to take charges of the asset transferred or of other property of the transferee; or,
- (5) Seek any other relief that the circumstances may require. The injunction remedy and appointment of a receiver require the posting of bond which could be for significant sums. Bonds are difficult for smaller creditors to obtain and so they must follow the alternative procedure of depositing cash into the registry of the court in lieu of bond. This requirement often makes these equitable remedies unavailable to small business and creditors who are not wealthy.

The amount of the creditor's judgment against the asset will be based on the value of the asset at the time of transfer, subject to adjustment for fairness. Equities requiring adjustment of the value include enhancement of value of the property as the result of improvements made by a good faith transferee (requiring reimbursement for the transferee) or diminution of value by severance of timber or enrichment of the transferee by net income from the property such as rents collected. If the value is diminished, the transferee's liability increases.

The UFCA (the former statute) did not specifically grant a defrauded creditor the right to hold a transferee personally liable for the value of assets transferred, but the Washington Court of Appeals had held that that remedy was available if the transferee "knowingly accepted the property with an intent to assist the debtor in evading the creditor and ... placed the

property beyond the creditor's reach". (*Deyong Management, Ltd. v. Previs*, 47 Wash. App. 341, 347, 735 P.2d 79, 83 (Div. I 1987).

The UFTA (which replaced the UFCA) imposes liability on the transferee if:

- (1) the transfer was made with actual fraudulent intent;
- (2) if the transferee did not act in good faith; and,
- (3) the transferee did not give reasonably equivalent value.

Thus, a transferee who acted in good faith, with no intent to assist the debtor to evade creditors, is still personally liable if reasonably equivalent value was not given.

Despite this change in the UFTA, Division 3 of the Washington Court of Appeals (Spokane), relying on a decision under the UFCA, affirmed dismissal of a creditor's action against good faith transferees even though they had given no consideration (*Park Hill Corp. v. Don Sharp, Inc., Better Homes and Gardens*, 60 Wash. App. 283, 803 P.2d 326 (Div. 3 1991), relying on *Deyong Management, Ltd. v. Previs*, 47 Wash. App. 341, 347, 735 P.2d 79, 83 (Div. I 1987).

Division 2 has rejected Division 3's limitations on recovery from an initial transferee, concluding that the plain language of the UFTA permits entry of judgment against the first transferee or the person for whose benefit the transfer was made.

To be continued in next issue.

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

Chapter Members in the News

(1) Chapter President Joe Dervaes and Chapter Director-At-Large Julie Bollerud attended the October 5, 2010, "Meet the Professionals" event at the University of Washington's Tacoma Campus. They had meaningful conversations with approximately 30 students who stopped by their booth during the event.

This event is one of the many job fairs at colleges and universities in our geographic area of coverage (Western Washington) that members of our Community/University Outreach Committee will be attending throughout the year.

During these encounters with primarily juniors and seniors majoring in accounting and criminal justice programs, our Chapter representatives provide simple advice and coun-

sel about fraud examination careers available to them after graduation. They also discuss the student scholarship programs sponsored by the ACFE Foundation and the Chapter.

(2) Five Chapter Board of Officer Members attended or provided registration duties at the October 21-22, 2010, ACFE Fraud Class entitled: "Interviewing Techniques for Auditors—Eliciting Information" at the Doubletree Hotel in SeaTac. They were: Joe Dervaes, Bernadette McBride, Roger Gulliver, Julie Bollerud, and Dr. Norm Gierlasinski.

(3) Two Chapter Board of Officer Members will be the Co-Chairs of the joint Chapter and WSCPA's Annual Fraud Conference on December 3, 2010, at the Meydenbauer Center in Bellevue. They are Joe Dervaes and

Dr. Norm Gierlasinski. Chapter President Joe Dervaes will also be making two one-hour fraud presentations at the Conference. The titles of his presentations are: "An Accounts Receivable Fraud Case Study"; and, "A Computer Disbursement Fraud Case Study".

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.

ACFE's International Fraud Awareness Week: November 7-13, 2010

Intense financial pressures during the economic crisis have led to an increase of fraud according to a survey of fraud experts conducted by the Association of Certified Fraud Examiners (ACFE). It is against this backdrop that the ACFE urges organizations worldwide to participate in International Fraud Awareness Week, November 7-13, 2010, to help 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.

You and your organization can help make a positive impact in the fight against fraud by taking the following

steps today.

Become an Official Supporter.

There's no charge to become an official supporter of International Fraud Awareness Week. You will receive downloadable anti-fraud resources, as well as a logo to post on your company or organization's website. You will also be provided with a customizable press release to send to local media announcing your involvement in this important movement.

Influence Future Professionals.

Speak to local university students enrolled in business, management, accounting, and criminal justice courses about the importance of being trained in the detection and prevention of fraud.

Reduce Risk. Send an e-mail to clients outlining the risks and cost of fraud. Encourage them to reduce their fraud risk.

Spread the Word. Encourage other colleagues and students to become involved with the ACFE in the fight against fraud.

Host an Anti-Fraud Seminar. Hold a free fraud prevention seminar in your community.

Contact the ACFE for more information at: www.fraudweek.com or by telephone at 1-800-245-3321.

The Pacific Northwest Chapter/ACFE has once again joined the ACFE as an organization supporting International Fraud Week in 2010.

Newsletter Delivery Method to Change—Action Needed on Your Part!

Our Chapter is moving to a new technology for the distribution of our award winning newsletter. We manually distribute the newsletter to the membership on a bi-monthly basis. At the present time. However, this is a very time consuming process. We want to revise our procedures so that the newsletter can be automatically distributed to you in electronic form in the future.

Therefore, in order to continue receiving future newsletters, you will need to opt into our new newsletter distribution system. Current newsletter subscribers will receive an e-mail very soon asking them to join a mailing list. The e-mail will have the subject: "Request for confirmation of subscription to the mailing list [newsletter@fraud-examiners.org]". The contents will look similar to:

We received a request for subscription to the following mailing list:

Mailing list: newsletter@fraud-examiners.org

Moderator's e-mail address: <one of the board members>

Your e-mail address: <the e-mail address we have on file for you>

You receive this e-mail for confirmation purposes. In order for your e-mail address to be added to the above-mentioned mailing list, please click the following link:

<http://confirm.mailingliste.kundenserver.de/cgi-bin/mlauth.cgi?lang=en&cmd=CO&id=0LxiiH-1PCTNf2QNA-015R8k-772278>

If you do not want your e-mail address to be added to the above-mentioned mailing list, all you have to do is simply ignore the message. However if you select this option, the Chapter will cease distributing the newsletter to you in the future. For further questions, please contact the moderator of the mailing list..

Accordingly, the Chapter Board of Officers requests that you click on the link in the above referenced e-mail once you receive it. It is our hope that the next newsletter (i.e.; November/December 2010 issue) will be distributed using this new method. We will also be updating the link on our web-site for individuals who wish to be added to our Chapter newsletter distribution list for the first time. If you have any technical difficulties with this process, please contact Julie Bollerud at j_bollerud@hotmail.com. Thanks for your cooperation in helping us with this technology update. We look forward to bringing you quality Chapter newsletters as always.

-The Chapter Web-Site and Newsletter Committee

First Notice — Chapter Membership Dues for Calendar Year 2011

Annual Chapter dues and fees are due beginning in January 2011. The dues/fees structure is as follows: \$24 for CFE Members; \$30 for Associate Members; \$36 for Affiliates of the Chapter (non-members); \$-0- for Retired Members; and, \$-0- for Students.

The Chapter will be sending out e-mail invoices and membership renewal forms for Calendar Year 2011 in late December 2010. For those of you who are not required to make annual dues payments, please send us your

membership renewal form anyway so we can verify that all of your identification information is accurately recorded in our current Chapter Membership Directory.

Our Federal Tax Identification Number is: 91-1592735. If your organization requires an IRS Form W-9, Request for Taxpayer Identification Number and Certification, please notify Chapter President Joe Dervaes.

Please mail your membership renewal form and dues/fees payments (if applicable) to the Chapter Treasurer as soon as practical at: Pacific Northwest Chapter/ACFE; P. O. Box 215; Auburn, WA 98071-0215.

The Chapter Board of Officers thanks you for your prompt attention to this important financial transaction, and appreciates your continued support of our fraud training mission.

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

- 2010 ACFE Pacific Rim Fraud Conference, Melbourne, Australia, November 14-16, 2010.
- Investigating Conflicts of Interest; and, Conducting Internal Investigations, Orlando, FL, November 15-17, 2010.
- Legal Elements of a Fraud Examination; and, Introduction to Digital Forensics, Las Vegas, NV, December 1-3, 2010.
- Principles of Fraud Examination, Austin, TX, December 13-16, 2010.
- Money Laundering: Tracing Illicit Funds, Phoenix, AZ, January 31-February 1, 2011.
- Professional Interviewing Skills, Dallas, TX, January 2011.
- Contract and Procurement Fraud, Raleigh, NC, February 7-8, 2011.
- CFE Examination Review Course, Orlando, FL, February 2011.
- Auditing for Internal Fraud, Miami, FL, February 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

- Annual Fraud Conference, Spokane Chapter, November 9-10, 2010 (www.spokane-fraud.org).
- Annual Fraud Conference, New Orleans Chapter, New Orleans Marriott at the Convention Center, December 2-3, 2010 (www.neworleansacfe.org).
- Joint Annual Fraud Conference, Pacific NW Chapter and WSCPA, December 3, 2010. Contact the WSCPA's Education Operations Manager, Rachel Ingalls, at 1-800-272-8273 if you are not a CPA to receive the discounted registration, or register on-line at the WSCPA's web-site at www.wscpa.org if you are a CPA.

The Chapter Board of Officers

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