

# The Fraud Examiner



Pacific Northwest Chapter

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## January/February 2016 Issue

### Message from the President

#### Pacific Northwest Chapter/ACFE Annual Fraud Conference

Mark your calendars! I'm pleased to announce that the Chapter will conduct its Annual Fraud Conference in Tacoma on May 2, 2016! There will be 8 hours of CPE, including 2 hours of ACFE Ethics training, available for all those that attend this event. Registration fees will be \$150 for registration and payment received on or before April 11, 2016, \$175 between April 12, 2016, and April 25, 2016, and \$200 after April 25, 2016. Chapter members will receive a \$50 discount from these rates. The Board of Officers will notify the Membership of more information including speakers, topics and registration procedures as it becomes available. See also pages 4-7 for information that is currently available.

#### Chapter Elections

The election for Chapter Board of Officers for the two-year term ending June 30, 2018, will be held at our June 8, 2016, annual luncheon business meeting. At its February 10, 2016, meeting, the Board of Officers will select a slate of candidates for consideration by the Membership. Candidates must be CFEs and must be active in the Chapter through regular attendance at Chapter Training events and other areas of service to the Membership. There are many benefits to serving on the Board of Officers, the most important being service to the Chapter and the ACFE in our common fight against fraud. Please contact me prior to February 3, 2016 if you are interested in participating in the election and potentially serving on the Board of Officers. See also page 13 for educational and financial benefits of Chapter membership and serving on the Board of Officers.

#### 2016 Chapter Dues

Annual Chapter dues are due beginning in January 2016. The dues/fees structure has not changed from prior years and is as follows: \$24 for CFE Members; \$30 for Associate Members; \$36 for Affiliates of the Chapter (non-members); and \$-0- for Retired Members and Student Members. Chapter Members receive a number of financial benefits, including a \$25 discount for the Chapter Annual Fraud Conference. See additional details on page 7 and on the Chapter website.

### Chapter Members In The News

The following Chapter Members have been active in our community outreach programs and other Chapter activities as follows:

(1) Chapter Training Director John J. Tollefsen, J.D., LLM, CFE, Founder of Tollefsen Law, was the speaker at our December 2,

2015, Fraud Seminar in Seattle, WA. The topic was, "Annual Review of Accountants Putting the Love of Money Ahead of Ethics: Detailed Review of Local and National CPA Fraud Cases." See also page 3.

Other Chapter members are encouraged to notify President

Robert Goehring (President@fraud-examiners.org) about their recent or future presentations or publications so that these events can be publicized in the newsletter.

## Upcoming Training

**Type:**  
Bi-Monthly Chapter  
Fraud Seminar

**Date:**  
February 10, 2016

**Time:**  
2:30—4:30 p.m.

**Topic:**  
Searching Washington  
Court Records

**Speaker:**  
Jim Cronin, CFE, MPA

**Where:**  
Downtown Seattle at  
1000 Second Avenue in  
the Training Room on  
the 28th Floor of the  
Washington State  
Housing Finance  
Commission's offices.  
The building is located  
across the street and  
one block north of the  
Jackson Federal Building  
(corner of Second  
Avenue and Spring  
Street).

**Price:**  
The seminar fee is \$20  
for Members and \$25 for  
non-members. Student  
Members may attend  
this event at no cost.

**Registration:**  
Pre-registration is not  
required for this event.  
Attendees can Pre-  
register and pay at the  
Chapter website  
([www.fraudexaminers.org/training.shtml](http://www.fraudexaminers.org/training.shtml)) or do  
so at the door.

## Overview of the February 10, 2016 Chapter Fraud Seminar in Seattle—Searching Washington Court Records

February 10, 2016, is the date of our next Chapter Fraud Seminar at our downtown Seattle training facility. There are 2 hours of Continuing Professional Education available to all who attend this event.

The cost of this fraud seminar is \$20 for Members and \$25 for non-members. Student members may attend this event at no cost.

Preregistration for this event is not required. Attendees can pre-register and pay at the Chapter website ([www.fraud-examiners.org/training.shtml](http://www.fraud-examiners.org/training.shtml)) or do so at the door.

The topic of this fraud seminar is: "Searching Washington Court Records."

The speaker will be Jim Cronin, CFE, MPA. Jim is a member of the Pacific Northwest Chapter/ACFE and is the agency principal

of Seattle Legal and Insurance Investigations, a private investigation agency specializing in insurance claims investigation and litigation support for both defense and plaintiff firms. He has over 40 years of investigative experience, with more than 20 years specialization in insurance fraud investigation and litigation support. He holds a Master's Degree in Public Administration, and has been a Certified Fraud Examiner since 1992. Jim is a nationally-recognized expert in online investigative information. He is a frequent guest speaker on a wide variety of investigative subjects. His investigative work has been featured in many regional and national news and trade sources.

This session is a nuts-and-bolts level presentation describing how to use the Washington online public records court records system and other tools

to conduct investigations. The presentation will include five short videos that show actual searches being run so that the attendees can see what the system looks like and the products it produces. The speaker will discuss the qualities of a good researcher, the importance of file documentation, and various search tools including those used by his firm. The speaker will also provide various handouts, including a matrix that lists sources to download court documents from 26 of the 39 Washington counties. To quote the speaker: "searching court records is like panning for gold - you may have to sort through tons of dirt and mud to find one nugget that makes your case!"

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

## Free ACFE Webinars by Logging on to Your ACFE Membership Account

For dues paying members of the Global ACFE organization, the ACFE offers free training. The webinars are typically 60 minutes in length and are equal to 1 credit hour of ACFE approved CPE credits.

Archived webinars are available for a limited time and new content is periodically uploaded. More information can be found by logging in to the ACFE web site as a member, clicking on "My

Account" in the upper right corner, and then clicking on the link in the paragraph in the right column which says "Earn free ACFE CPE credit" with webinars from industry-leading companies. Access archived webinars.

Currently available free webinars include:

- The Evolving Financial Crime Landscape: Using Next Generation

Technologies to Solve the Puzzle

- Cyber Threats: The Gateway to Fraud
- Fraud Analytics in the Cloud
- Data Analytics Strategies to Uncover Fraud
- Procurement Fraud: Improve Fiscal Responsibilities with Procurement Fraud Detection

## Highlights of the December 2, 2015 Chapter Fraud Seminar in Seattle—ACFE Ethics Training

Wednesday, December 2, 2015, was the date of our most recent Chapter fraud training seminar in the Training Room of our downtown Seattle training facility. There were 2 hours of Continuing Professional Education available to all who attended this event.

The cost of this fraud seminar was \$20 for Members and \$25 for non-members. Student members attended this event at no cost. Pre-registration was not required. Attendees registered and paid at the door or pre-registered through the Chapter website. There were 19 people that attended this event.

The topic of this fraud seminar was: “Annual Review of Accountants Putting the Love of

Money Ahead of Ethics: Detailed Review of Local and National CPA Fraud Cases.”

The speaker was John J. Tollefsen, J.D., LL.M., Founder of Tollefsen Law, PLLC, a Certified Fraud Examiner, attorney, and Certified Controls Specialist. He is an International business finance lawyer and litigator with multiple post graduate degrees from both U.S. and European schools. Over the years he has developed a passion for helping victims of financial fraud through the civil law. Dr. Tollefsen serves as the Training Director for the Chapter, and is a regular contributor to the Chapter Bi-Monthly Newsletter “Fraud Law” articles.

This session examined selective recent CPA discipline cases from

the SEC and other regulatory agency files with an emphasis on ethics. The speaker presented two King County criminal cases, as well as cases from the Washington Department of Financial Institutions (DFI) and the SEC.

### **This training met the ACFE Annual Ethics CPE requirement for CFEs.**

John did a very good job in presenting critical information concerning Ethics and did so using a lot of very powerful testimonials and other videos.

This class was 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 November 2015 through December 2015:

### CFEs:

- Ying Wang

### Associate Members:

- Kirste Snow

### Student Members:

<none>

## Pacific Northwest Chapter/ACFE—Call for Speakers

One of the Chapter’s most important missions is providing training for its members. The Board of Officers is always looking for speakers for these events.

The Board of Officers is currently seeking speakers for the following Chapter training events:

- June 8, 2016 (Fraud Seminar - Tukwila [one hour])
- August 10, 2016 (Fraud Seminar - Seattle [two hours])

- October 12, 2016 (Fraud Seminar— Seattle, [two hours])
- December 7, 2016 (Fraud Seminar - Seattle [two hours])
- All 2017 Events - Fraud Seminars (February 8, June 14, August 9, October 11, and December 6), and Annual Fraud Conference (May 1)

In terms of topics, anything related to fraud prevention, detection, investigation, and prosecution is great and, in particular, cases literally “ripped from the headlines”. Some of

the best training comes from the speaker’s own work experience.

If you are interested in being a speaker, know someone who would benefit from this experience, or have heard a great speaker recently at some other training, please contact President Robert Goehring (President@fraud-examiners.org) for more information.

On behalf of the Board of Officers and the Chapter Membership, thank you for your support of the Chapter’s fraud training mission!

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.

**“Half the work that is done in this world is to make things appear what they are not.”**

**- E. R. Beadle**

## May 2, 2016—Pacific Northwest Chapter/ACFE Annual Fraud Conference— La Quinta Inn & Suites—Tacoma, WA

Monday, May 2, 2016, is the date of our Chapter's 2nd Annual Fraud Conference. Registration begins at 7:30 a.m. and a continental breakfast will be provided. The conference begins at 8:00 a.m. and ends at 4:20 p.m. Lunch will be provided from noon to 12:30 p.m.

The conference will again be held at the La Quinta Inn & Suites (1425 East 27th Street), Tacoma, WA. There is no charge for parking at the hotel.

There are 8 hours of Continuing Professional Education available to all who attend this event. **This will include training that meets the ACFE annual 2-hour Ethics training requirement for Certified Fraud Examiners.**

The Conference Coordinator is Chapter Board Member-at-Large Pete Miller, CFE, CPA. Pete Miller and Chapter President Robert Goehring, CFE, CPA will serve as Conference Co-Chairs.

Participants can register online through the Chapter website ([www.fraud-examiners.org](http://www.fraud-examiners.org)) effective December 1, 2015.

The cost of this event is \$150 for participants that register and pay on or before April 11, 2016, \$175 between April 12, 2016, and April 25, 2016, and \$200 after April 25, 2016. Chapter members will receive a \$50 discount from these rates. Chapter members must be current on their 2016 Chapter dues to be eligible for this discount.

Pre-registration for this fraud conference is required. However, a limited number of same day registrations may be available.

Participants that cancel in writing on or after April 11, 2016, will be given the option of transferring their registration to another person, or applying their registration fee to the 2017 Annual Fraud Conference. No refunds or credit will be given for "no shows".

The speakers and topics for this conference are listed below and on pages 5-7. See the Chapter website ([www.fraud-examiners.org](http://www.fraud-examiners.org)) for more information.

## Pacific Northwest Chapter/ACFE Annual Fraud Conference—Speaker Profiles

**Dr. Brian K. Steverson**  
John L. Aram Chair of Business Ethics in the School of Business Administration at Gonzaga University, and Faculty President



Topic:

**Ethics and "Fraud" in Social Media**

**Dr. Brian K. Steverson** is the John L. Aram Chair of Business Ethics in the School of Business Administration at

Gonzaga University, and Faculty President. Prior to assuming the Aram Chair in 2008, he was a member of the Philosophy Department since 1992. He received his Ph.D. from Tulane University in 1991. His main areas of current scholarship are business ethics, professional ethics, and the ethics of entrepreneurship. His research interests include the ethics of pre-employment screening for psychopathic disorders, the growing movement for professionalizing business management, the Jesuit model of business education, and the use of choice architecture as a management technique. His work has appeared in *Environmental Ethics*, the *Online Journal of Ethics*, *Topics in Contemporary Philosophy*, the *Business and Professional Ethics Journal*, the *Journal of Ethics & Entrepreneurship*, and the *Journal of Jesuit Business Education*.

### **TOPIC AND DESCRIPTION:** **Ethics and "Fraud" in Social Media**

One might suppose that we could simply transfer our understanding of ethics into the virtual world of social media. In this session, conference participants will learn that what counts as ethically wrong in the "real world" could also become wrong in the "virtual world." However, such a simple transfer of ethics into the various realms of social media is not as straightforward as one might hope for. The nature of social media activities like social networking, blogging, video and photo sharing, and online gaming may require uniquely reconfigured sets of ethical expectations. The speaker and participants will discuss how and why these expectations may differ, with a focus on how we should think about "fraud", as a moral "Thou Shall Not", in the virtual world of social media.

## Pacific Northwest Chapter/ACFE Annual Fraud Conference—Speaker Profiles Continued

**Carol A. Morgan, CFE, CPA, CIA, CCEP, CISA, CGMA**  
Vice President of Audit & Risk Management Services, World Vision US



Topic:

### **You Completed a Fraud Risk Assessment: Now, What Do You Do with the Information?**

**Carol A. Morgan, CFE, CPA, CIA, CCEP, CISA, CGMA**, is the Vice President of Audit & Risk Management Services for World Vision US, a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. In her role, she has responsibility for the planning and

completion of operational, compliance, and financial audits conducted at all World Vision US sites as well as oversight for compliance and PCI data security.

Ms. Morgan began her auditing career working for the Defense Contract Audit Agency (DCAA) in the Washington, DC area. A move to Seattle, Washington provided an opportunity to develop her internal auditing skills while working for SAFECO Insurance. Returning to government auditing as Director of Internal Audit for Todd Pacific Shipyards, Ms. Morgan reestablished the internal audit function and was responsible for operational and government contract compliance audits. Ms. Morgan gained external auditing experience as a manager with the public accounting firm McGladrey and Pullen, LLP by performing financial statement audits of credit unions prior to accepting her current position.

Ms. Morgan is an active member of the Institute of Internal Auditors, Puget Sound Chapter Board of Directors and also serves on the Accounting and Internal Auditing Advisory Boards for Seattle University. Ms. Morgan and her husband, Robert were featured in the Society of Corporate Compliance & Ethics June 2008 magazine.

#### **TOPIC AND DESCRIPTION:**

#### **You Completed a Fraud Risk Assessment: Now, What Do You Do with the Information?**

In this session, conference participants will learn the foundations of fraud risk assessments, including the importance of asking some very important questions, including “Who would be interested in the results?” The speaker will also explain why fraud is a business risk not just a finance issue. Conference participants will also learn how to effectively use a Fraud Risk Assessment for the benefit of their organization or client and related “next steps”. Key components include:

- Using ACFE tools to find the boundaries of the control framework
- Create risk scenarios based on the organization’s environment
- Assess the likelihood and impact of the risk
- Align identified controls with relevant risks
- Assign accountability for the control
- Consider the strengthening of the control to adequately mitigate the risk
- Identify gaps in the framework for consideration
- Communicate the results of the assessment

**Mark Calvert, CFE, CPA, CIRA, CTP**  
Managing Director, Cascade Capital Group



Topic:

#### ***To Be Announced***

**Mark Calvert, CFE, CPA, CIRA, CTP**, is the Managing Director of the Cascade Capital Group. He has more than 25 years of accounting, finance, operations and consulting experience. Mark has successfully raised over \$500 million in capital for his clients in both public and private sector markets. His “Big Four” experience includes accounting, auditing, and consulting assignments. He has participated in bank loan loss analysis, organizational viability, valuations, and financial restructurings.

He is a Certified Public Accountant, Certified Fraud Examiner, Certified Insolvency and Restructuring Advisor, and a Certified Turnaround Professional.

He graduated from the University of Washington with a B.A. in Business.

#### **TOPIC AND DESCRIPTION:** **More Information To Be**

#### **Announced**

In this session, Mark Calvert, CPA, CFE, CIRA, CTP will explain how a CFO with a “need” to pay back her personal credit card debt misappropriated over \$34 million.

## Pacific Northwest Chapter/ACFE Annual Fraud Conference—Speaker Profiles -Continued



**Gina St. George, CFE, CPA**, Senior Manager, Moss-Adams, LLP  
Topic:

### Fraudster Profiling

**Gina St. George, CFE, CPA** is Senior Manager with Moss-Adams, LLP. She is a Certified Fraud Examiner and Certified Public Accountant who started

her public accounting career in 2001. In addition to auditing, her services include forensic accounting and fraud investigation, control system improvement, and operational assessment projects. Specialty areas include compliance with federal regulations and assessing accounting operations to provide recommendations for improvement.

Fraud investigation experience includes detecting schemes related to disbursements, revenue, fraudulent asset transfers, and contract compliance. Activities include quantifying the financial loss to the client through detail testing of transactions using both manual and automated techniques; interviews with the suspect(s), witnesses, and the victim(s); personal computer data mining, and obtaining evidence from outside parties. Gina also has experience working with law enforcement including conducting evidences searches of suspect's office. Finally, her experience includes working with the client's attorney in analyzing evidence and providing accounting

expertise.

Gina is a member of the Association of Certified Fraud Examiners, the American Institute of Certified Public Accountants, the Institute of Internal Auditors, and the Pacific Northwest Chapter/ACFE.

### **TOPIC AND DESCRIPTION:** **Fraudster Profiling**

"Books and records don't commit fraud, people do." - Joseph T. Wells, founder of the Association of Certified Fraud Examiners.

Building a case against fraudsters is more than just looking at financial data. Profiling suspects using all available non-financial information is an important part of the process. This session will highlight a case in which over \$500,000 went missing over a period of several years. Several employees had access to the funds, so the case was strengthened using non-financial information to support the documentation of financial losses.

## 2016 Annual Chapter Dues

Annual Chapter dues and fees are due beginning in January 2016. The dues/fees structure has not changed from prior years and is as follows: \$24 for CFE Members; \$30 for Associate Members; \$36 for Affiliates of the Chapter (non-members); and \$-0- for Retired Members and Student Members.

For those of you who are not required to make annual dues payments (i.e., retired members and student members), please complete and send in 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 contact Chapter President Robert Goehring.

All of the necessary forms are available on the Chapter website ([www.fraud-examiners.org/membership.shtml](http://www.fraud-examiners.org/membership.shtml)). Online payments are now also available through PayPal.

If you are paying by check, please mail your Chapter membership renewal form and dues/fees (if applicable) to the Chapter Treasurer 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 matter, and appreciates your support of our Chapter fraud training mission.

**"A man's character is his fate." - Heraclitus**

## Start Planning for the ACFE 27th Annual Global Fraud Conference and Exhibition—June 12-17, 2016—Las Vegas, NV

Join nearly 3,000 anti-fraud professionals at the 27th Annual Fraud Conference in Las Vegas, NV June 12-17, 2016. See also <http://www.fraudConference.com>.

Location:

ARIA Resort & Casino  
3730 Las Vegas Blvd  
Las Vegas, NV 89158  
(702) 590-7757

(866) 359-7757

Individual Registration:  
Register online or contact the ACFE at  
(800) 245-3321.

Group/Team Registration:  
Contact the ACFE at (512) 478-9000 or e-mail [groupregistration@acfe.com](mailto:groupregistration@acfe.com) for registration information, including group pricing that is available for teams of three

or more from the same organization.

The Pacific Northwest Chapter/ACFE will again participate in team registrations. See below for procedures.

There were six members of the Pacific Northwest Chapter/ACFE that attended the June 2015 event as part of the ACFE Team Registration process and received at least a \$100 registration discount.

### Announcing Team Registration Pricing for Chapters

The ACFE will once again offer team registration pricing for chapter members at the 27th Annual ACFE Fraud Conference and Exhibition. The team registration pricing is:

#### Team Registration—Full Conference

ACFE Member:

- 3 or more—\$1,350
- 5 or more—\$1,300
- 10 or more—\$1,225

Non-Member:

- 3 or more—\$1,600
- 5 or more—\$1,550
- 10 or more—\$1,475

#### Team Registration—Main Conference

ACFE Member:

- 3 or more—\$950
- 5 or more—\$925
- 10 or more—\$900

Non-Member:

- 3 or more—\$1,200

- 5 or more—\$1,175
- 10 or more—\$1,150

There were six Pacific Northwest Chapter/ACFE members that participated in this program at the June 2015 Conference resulting in significant discounts for those members. Members must register through the Chapter in order to participate.

Team Registration Process:

1. Complete the ACFE Supplemental Attendee Form ([http://www.fraudconference.com/uploadedFiles/Fraud\\_Conference/25th/content/registration/27th-annual-reg-form-groups-supplemental.pdf](http://www.fraudconference.com/uploadedFiles/Fraud_Conference/25th/content/registration/27th-annual-reg-form-groups-supplemental.pdf)) and send it via e-mail to [President@fraud-examiners.org](mailto:President@fraud-examiners.org). Do not send payment at this time! You will be billed by the ACFE. Clearly indicate whether you will be attending the

Full Conference or the Main Conference.

2. Chapter President Robert Goehring will complete the ACFE *Group Registration Form* and will provide to the ACFE with the related individual Supplemental Attendee Forms on **March 31, 2016**.
3. After registration each member will be responsible for making their own hotel reservations and signing up for their break-out sections at the Conference.
4. Chapter President Robert Goehring will notify all participating members via e-mail regarding the final count and pricing.

Remember that the due date is **March 31, 2016**. If you have any questions please contact Chapter President Robert Goehring at [President@fraud-examiners.org](mailto:President@fraud-examiners.org) or at (253) 853-5262.

### 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 each year, **10 of which must be fraud related, and 2 of which must be on ethics.**

Report your CPE Compliance to the ACFE in your anniversary month (online or by phone).  
If a CFE has earned more than 20 CPE

hours of CPE in any year, he/she may carry forward up to 10 of these extra hours to meet their future 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
- Maintaining CPE

Records / CPE Audit

You may access the [My CPE](#) from your [My Account](#) section or at [ACFE.com/CPE](http://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](mailto:CPE@ACFE.com).

## The Tidbit: Scam Alerts— (1) Fraud Fighters Reach Out To Warn People Of Identity Theft; and, (2) Your Data Up For Grabs. How Fraudsters Can Easily Learn All About You.

**Scam No. 1.** This information was paraphrased from the January-February 2015 issue of AARP Bulletin/Real Possibilities by Dana E. Neuts.

### Protect Yourself From Scams. Fraud fighters reach out to warn people of identity theft.

In March 2014, a taxpayer from Seattle, WA discovered that the Internal Revenue Service (IRS) had received a tax return from someone claiming to be them, and requesting a refund. This senior citizen was one of more than 1,000 victims of identity theft whose personal information was stolen from the Seattle Archdiocese in a data breach. The thief did not get a refund, but was never identified. In addition, it was never definitely established how the data breach actually occurred. This individual volunteers their time at the AARP Foundation Fraud Fighter Call Center in Seattle and was shocked that this happened.

Questions raised included: If the thief filed a tax return for the senior citizen, how much more do they know about the person? And, what else have they done with the information? This individual is not alone. In a Washington survey conducted by the AARP Fraud Watch Network, about three in 10 people surveyed had been notified in the last year that their personal

information might have been compromised. And, one in 10 people reported that someone had actually used their identity.

Personal information can be obtained in low-tech ways -- such as dumpster diving or stealing mail from unlocked mailboxes -- and in high-tech ways, including using stolen smart phones and accessing on-line bank accounts. Anti-fraud experts warn that people must be vigilant in protecting their personal information. Putting a pass code on smart phones and computers is an easy precaution to keep your identity and money safe from thieves who tend to follow the path of least resistance. If you have any type of resistance, there is a good chance you won't become a victim of identity theft.

Regularly monitor your bank accounts and credit cards on-line. However, the above survey found that about half of all adults in Washington hadn't set-up on-line access to all of their bank and credit card accounts. By the time you receive a paper statement, more fraudulent activity may occur and make it more difficult to resolve.

When in doubt, hang up. Another risk of failing to set up on-line access to accounts is that thieves can do it for you instead, thus gaining control of your accounts and access to your personal information, such as your name, date of

birth, and Social Security number. All they need to do to simulate your identity is to open new accounts and make purchases. Experts also caution people to destroy documents such as pre-approved credit card offers and to be wary about sharing information with others. If you didn't initiate the telephone call, don't give out your personal information to the caller. And, if you don't know where the call is coming from, just hang up the phone.

In addition to the AARP Fraud Foundation Fraud Fighter Call Center in Seattle, AARP Washington has partnered with the state attorney general's office to host fraud prevention events and launch a statewide media campaign. Last year, it held 65 such fraud prevention events around the state. More events are planned in the future as well.

To heighten awareness of how scammers operate outside the public eye, AARP Washington, in cooperation with the King County Prosecuting Attorney's Office, connected with a local convicted con artist and a fraud victim. Their stories were used to tailor AARP's education efforts to underscore the risks of identity theft.

For suggestions on preventing identity theft, go to the AARP Fraud Watch Network on-line at: [www.aarp.org/](http://www.aarp.org/)

*(Continued on page 9)*

### Scam Alert

#### Summaries:

- (1) **“Personal information can be obtained in both low-tech and high-tech ways. Be vigilant to protect your personal information”**
- (2) **“Anyone can purchase an on-line dossier on themselves, and the information is all publically available as well.”**



## The Tidbit—Continued

(Continued from page 8)

fraudwatchnetwork. To learn more about becoming a volunteer fraud fighter, call 1-800-646-2283 or e-mail [waaarp@aarp.org](mailto:waaarp@aarp.org).

● **Scam No. 2.** This information was paraphrased from the January-February 2015 issue of AARP Bulletin/Real Possibilities by Sid Kirchheimer.

### Your Money. Scam Alert. Your Data Up For Grabs. How fraudsters can easily learn all about you.

Anyone can purchase an on-line dossier on themselves for about \$33, just like anyone with a credit card can do. The file has enough information in it to get the ball rolling for identity theft. It includes a birth date, past employers and addresses, including rentals from decades ago, that could be used to apply for fraudulent credit in your name. It also includes relatives names and ages, something that would be useful for the “grand-parents” scam where fraudsters pretend to be grandchildren in distress, and other impostor schemes. The file also includes e-mails, telephone numbers, and other personal nuggets that most folks would prefer that the scammers

not know.

This type of information is all publically available, and legal, on people-search web-sites such as Spokeo, Instant Checkmate, PipI, Intelius, Been Verified, PeekYou, PeopleFinders, and PeopleSmart, each of which gets millions of visitors every month. But, hold your breath, there are more than a dozen other sites as well. With access ranging from \$1 trial memberships to on-going \$10 per month subscriptions for unlimited searches, users can get access to scam-worthy details on pretty much whomever they want with assurances of anonymity. Are scammers using these sites? Research suggests that they are.

From names of hometowns and high schools (helpful in answering web-site security questions) to past sweepstakes you entered (to target you for bogus contests), anyone with Internet access can buy data nuggets on virtually every American consumer. It's all collected and sold by some 200 data broker firms, with no laws to protect you. So, what can you do?

● Be proactive. Some search sites do let you opt out. Get step-by-step instructions at: [abine.com/optouts.php](http://abine.com/optouts.php).

But, prepare yourself – some sites (like Intelius) require a photocopy of your driver's license, and other information as well. And if you're removed from the site, which doesn't always happen, data may be reposted. So, you should regularly recheck to be sure. For a fee, some companies like Abine, Safe Shepherd, and AVG Privacy Fix will do the work for you.

● Check all your possibilities. Data on you may be filed under your first and last name. But, it may also be listed with your middle name, or with our middle initial, or with name misspellings.

● Don't help them. You can't control some details about yourself, such as those pooled from public records. But, you can withhold others by taking precautions, such as making sure you don't complete product-warranty cards (you still have the warranty regardless), take part in surveys or enter contests. Some data may be taken from social media networks. So guard what you post on Facebook, Twitter, LinkedIn, and others.

Visit [aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork) to learn more about identity theft and avoiding scams.

## 2016 Chapter Incentive Award Program

Each calendar year the Board of Officers recognizes one Associate Member who becomes a Certified Fraud Examiner during that year and meets other requirements, by granting him/her an award of \$500 to help defray the costs of obtaining the CFE professional credential.

See the Chapter website ([http://www.fraud-examiners.org/PNW\\_Chapter\\_Incentive\\_Award.shtml](http://www.fraud-examiners.org/PNW_Chapter_Incentive_Award.shtml)) for specific information concerning eligibility and the selection process.

Key items (Not All-Inclusive):

- Deadline for fulfilling all of the requirements—Dec 31, 2016
- Applicant must be an Associate Member of the Chapter and provide written notice of intent to the Board to apply for this award
- Applicant must pass the CFE Examination and obtain the CFE Credential in 2016
- Applicant must attend at least two of the Chapter's Fraud Training events

- Applicant must incur eligible expenses that are not reimbursed by his/her employer or other party

The winner will be determined through a drawing, if more than one person meets the eligibility requirements. The winner will be announced at the February 2017 Chapter Fraud Seminar.

There were no applicants for the 2015 Award.

## Fraud Law—January 2016—By Dr. John J. Tollefsen, CFE, JD, CCS

### Washington State' Consumer Protection applies to out-of-state Plaintiffs in some circumstances

Because Washington State does not provide for punitive damages, intentional fraud brings the same damages as simple breach of contract. This can be unfair to the victim. A measure of justice can be found in the Washington State Consumer Protection Act which (regardless of its name) is not limited to the protection of consumers (businesses can be "consumers"). In addition to actual damages, treble damages to a maximum of \$25,000 are available at the discretion of the court.

What constitutes a violation of the Act is defined by the statute as interpreted by the Washington Supreme Court in Hangman Ridge Training Stables, Inc. v. Safeco Title Insurance Co. It held that a CPA plaintiff must prove: (1) the business engaged in an unfair or deceptive act or practice; (2) which occurred in trade or commerce (broadly construed); (3) which had a public interest impact; (4) injured the plaintiff's business or property; and (5) which was caused by the unfair or deceptive practice. All five elements are required.

To prove is the first one: an unfair or deceptive act or practice – the complainant must establish that an act or practice has the capacity to deceive the general public or, alternatively, that the act is per se unfair or deceptive (as defined by statute or case law). No intent to deceive is required as long as the conduct has the "capacity to deceive" a significant portion of the general public. For example, one use of a standardized (form) deceptive contract that has a capacity to deceive is sufficient.

Often the most difficult element to prove is number three: the acts affect the public interest. If the action is not a per se violation ("automatic"), the plaintiff must prove a pattern of business conduct is likely to be repeated or has the potential of affecting more than one member of the public using a five-part test: 1) Was the act or practice part of the defendant's business? 2) Was it part of a general course of conduct? 3) Did it take place repeatedly prior to the act involving the plaintiff? 4) Is there a real potential that the act will be repeated after the act involving the plaintiff? 5) If the act was a single transaction, were many consumers harmed?

Emotional damages even if related to the business or property damage are not recoverable under the CPA. The legislature has made some violations per se or "automatic" violations.

In December of 2015, the Washington Supreme Court applied the CPA to protect non-residents of Washington State under certain circumstances. The case is Thornell v Seattle Service Bureau and held that out of state plaintiffs can sue for deceptive acts of the defendant's in-state agent.

*John J. Tollefsen, J.D., LL.M., is the founder of Tollefsen Law PLLC, an attorney, Certified Fraud Examiner, and Certified Controls Specialist. John@TollefsenLaw.com. See TollefsenLaw.com for more information regarding fraud law. More information and a copy of the case can be found at <https://tollefsenlaw.com/5241-2/>*

*John Tollefsen is also the Chapter Training Director, member of the Chapter's Website and Newsletter Committee and the contributor for all of the information presented in this column.*

## 2016-2017 Chapter Student Scholarship Program

There are two annual scholarship programs available to full-time university students seeking a major or minor in accounting, business administration, finance, or criminal justice programs in the Pacific Northwest. They are the ACFE Foundation's Ritchie-Jennings Memorial Scholarship Program (discussed above), and the Pacific Northwest Chapter/ACFE Student Scholarship Program.

The Chapter scholarship program is a \$1,000 award to an eligible student attending a qualifying college or university

in the state of Washington. Winners of an ACFE Foundation scholarship are not eligible to receive a Chapter award for the same academic year.

Students interested in applying for the 2015-2016 Scholarship programs are encouraged to visit the Chapter web-site ([www.fraud-examiners.org](http://www.fraud-examiners.org)) or contact any Chapter Board Member to learn more about these programs. The application deadline is **February 5, 2016**.

Applicants must first apply directly for the Ritchie-Jennings Memorial Scholarship Program, then provide the ACFE Foundation complete application package and a resume to Chapter President Robert Goehring via e-mail at [President@fraud-examiners.org](mailto:President@fraud-examiners.org) or by USPS to P.O. Box 215, Auburn, WA 98071-0215.

Michael Jr. Obilikwu was the recipient of the 2015-2016 Award.

## Benefits of Chapter Membership and Serving on the Board of Officers

The Board recognizes that the Chapter membership is fully aware of the non-financial benefits of being a Chapter Member and serving the Chapter in various capacities including serving on the Board of Officers, serving on the various Chapter committees and speaking at Chapter training events and other venues. However, did you know that there are very real financial benefits?

### Membership:

- \$5 discount on Chapter Fraud Seminars
- \$50 discount on Chapter Annual Fraud Conference
- Free lunch at the June Chapter Training/Business Luncheon Meeting
- Free lunch (1 day only) at ACFE October training, when held
- As an Associate Member, the opportunity to apply for the Chapter CFE Incentive Program Award (up to \$500)

### Board of Officers:

- Free registration for 3 Board Members for the Joint Chapter/ACFE October training class (\$695/each), when held
- Up to \$500 for one member for attendance at ACFE Annual Conference as the Chapter Representative
- Free registration for all Board Members at the Chapter's Annual Fraud Conference (\$100 each)

## Presentation of the 2015 Chapter Distinguished Achievement Award

Make sure to attend the Chapter's February 10, 2016, bi-monthly fraud seminar in downtown Seattle to support one of your fellow Chapter members.

At this meeting, the Chapter will present its 2015 Distinguished Achievement Award to Ken Wilson, CFE, CSAR. Pictures will be taken and will be published in the March-April 2016 Chapter Newsletter.

Ken is the owner of Wilson Investigative Services, where he specializes in fraud, embezzlement, money laundering, RICO, ethics and Title VII of the Civil Rights Act investigations and expert witness testimony.

The Chapter Board of Officers approved this award at its February 11, 2015, meeting in Seattle. In addition, the Membership of our Chapter also approved this award at its June 10, 2015, Annual Luncheon and Business Meeting in Tukwila.

Ken is being recognized for his many years of service and leadership to the Chapter.

Kenneth Wilson, CFE, joined the Pacific

Northwest Chapter/ACFE shortly after he received his ACFE certification on December 10, 1996, and has been an active member of the Chapter and the ACFE since that time.

Ken supports the Pacific Northwest Chapter/ACFE through his long-standing attendance at our Chapter bi-monthly fraud training events, regional conferences, and the annual business luncheon. Ken has been a contributing author in the Fraud Magazine as well as a contributing author in: Fraud Casebook: Lessons from the Bad Side of Business.

Ken's interest in fraud prevention dates back over forty-one years and it has been a passion he has followed throughout his career. He started his career in law enforcement and worked as an investigator for three different Washington State agencies for twenty-seven years. During that time Ken had an opportunity to conduct major fraud investigations, as well as ethical misconduct investigations for all three branches of state government. When he retired from state service in 2001, Ken established his own private investigative firm, Wilson Investigative

Services, and has not looked back. Ken now specializes in fraud and money laundering investigations, as well as ethical misconduct and discrimination investigations.

In addition to his role as a Certified Fraud Examiner and Certified Specialist in Asset Recovery, Ken is also passionate about expanding the awareness of fraud, the effectiveness of prevention techniques, and the opportunities available to new professionals looking to get involved in the fight against fraud. Ken is a frequent speaker and a recognized expert in the Puget Sound business community on the topic of fraud prevention and detection. As part of Ken's business model, he provides educational training and consulting to businesses on fraud awareness and prevention, having presented a series of lectures to financial institutions and their business clients.

The Board of Officers joins the entire Chapter Membership in congratulating Ken for his continued fine achievements on behalf of the Chapter!

***"Obviously crime pays, or there'd be no crime." - G Gordon Liddy***

## Volunteer Opportunity — UW Fraud Victims Pilot Project - Fraud Class— UW (Bothell Campus)

A Report to the Pacific Northwest Chapter/ACFE on the University of Washington (UW) Fraud Victims Pilot Project — By: Joseph R. Dervaes, CFE, ACFE Fellow, CIA, Chapter President Emeritus.

The University of Washington (UW) Fraud Victims Pilot Project is comprised of the King County Prosecuting Attorney's Office (Economic Crimes Unit), several law enforcement agencies in King County, WA, a Forensic Accounting Class instructor from the University of Washington (Bothell Campus) Accounting Department, and one or more Certified Fraud Examiners (CFEs) from the Pacific Northwest Chapter of the Association of Certified Fraud Examiners. The project provides an opportunity for students attending a UW (Bothell Campus) Graduate Forensic Accounting Class to use their skills to help fraud victims obtain some measure of justice. The fraud victims in this project must be either private citizens or small businesses in King County who are unable to pay for a fraud examination to deal with an individual or individuals who reportedly caused them significant financial harm. The objective of the project is for the UW students and one or more CFEs to conduct a pro-bono fraud examination and issue a fraud examination report that would lead to the potential prosecution of the wrong-doer (s) in the case.

The inaugural Graduate Forensic Accounting Class (Winter 2014) at the UW (Bothell Campus) was a huge success! There were 14 students who attended class each Saturday for 3.5 hours during the period January 10, 2015, through March 14, 2015. There were three CFEs who were Co-Instructors in the class and who also served as CFE Mentors for the students. The CFEs brought approximately 100 years of combined life experience to the classroom. It's also noteworthy to highlight that the CFEs helped to formulate the instructional material for this class, which was quite an achievement. This graduate studies class

was taught by Dr. Rajib Doogar at the UW Bothell Eastside Leadership Center in Bellevue, Washington.

There was no formal textbook for this class. Rather, the primary source of student learning came from their experience working on two actual fraud cases provided for their review by the King County Prosecuting Attorney's Office. They completed an employee embezzlement fraud case during the class and issued a fraud examination report and an internal control report to the King County Prosecuting Attorneys Office and the organization where the loss occurred at the completion of the class. However, there was an insufficient amount of time available for the students to similarly complete an elder abuse fraud case that was also provided to them for review. Instead, the students used their limited time to gain some insight into the case by reviewing the documents provided by the prosecutor. However, no formal conclusions were reached in the matter.

Other student learning sources included the following:

Dr. Doogar researched the Internet and provided selected Fraud Articles for the students to review and comment upon during the class.

Joe Dervaes made presentations to the class on: "The Essence of a Fraud Examination – How it's Different from a Regular Audit"; and, "Secrets to Success While Performing Employee Embezzlement Fraud Examinations – Concepts to Remember". He also handled many of the fraud engagement administrative tasks to help ensure that the class and the students were successful.

John Tollefsen made a presentation on: "The Differences Between Criminal and Civil Law". He also developed a student exercise based on the employee embezzlement fraud case to give the students experience preparing for future civil depositions. During this exercise the

students performed the duties of prosecuting attorney, defense attorney, and expert witness.

Liz Larson made a presentation on: "Elder Abuse Fraud", including an elder abuse fraud case study for review by the students.

Dr. Sridhar Ramamoorti, ACA, CPA/CITP/CFF/CGMA, CIA, CFE, MAFF, CFSA, CGAP, CGFM, CRMA, Associate Professor of Accounting, and Director - Corporate Governance Center, Kennesaw State University, Guest Lecturer on the book he co-authored with three other professionals on the topic of: "The ABCs of Behavioral Forensics – Applying Psychology to Financial Fraud Prevention and Detection", Wiley (2003).

Finally, the instructor and all CFEs made brief presentations on their biography and the types of fraud cases from their background in the career field.

The three CFEs attended all scheduled classes, with the exception of one CFE who had emergency surgery and missed one class (excused absence). We learned from this inaugural Graduate Forensic Accounting class that it was extremely important for the CFEs to be present in the classroom all of the time so that they could respond to student questions and formally mentor the students. Their participation and interaction with the students throughout the class was invaluable.

The three CFEs who participated in this class were as follows:

- Joseph R. Dervaes, CFE, ACFE Fellow, CIA, Retired, President Emeritus, Pacific Northwest Chapter/ACFE;
- Dr. John J. Tollefsen, CFE, CCS, JD, Tollefsen Law, Chapter Training Director;

*(Continued on page 13)*

## Volunteer Opportunity — Continued

(Continued from page 12)

- Elizabeth Larson, CFE, Capital One, Chapter Member; and,
- At the conclusion of the class, the students prepared and delivered an outstanding briefing on the employee embezzlement fraud case to the King County Prosecuting Attorney's Office, UW Bothell executives and dean, a guest lecturer, and the CFE Mentors. During this presentation, the students demonstrated their understanding of the fraud case they reviewed and showed the depth of knowledge they had gained during the class about this type of fraud. This class was a wonderful experience for the CFE Mentors to watch the students develop their expertise during this pilot project. They began the class as novices, and wound up being quite competent in the subject matter when their work was done. Everyone had a learning experience that they will remember throughout their lives.

Now for the future of this program. **The UW (Bothell Campus) plans to hold its next Graduate Forensic Accounting class in Spring 2016 (classes from March 28—June 3, 2016).** What this says is that now is the time to begin thinking about whether you would also be willing to participate in future classes of this pilot project. We trust that the excitement generated by the results of this inaugural class will result in additional Chapter CFEs who would be willing to “throw their hat into the ring” for the next class.

**How about you?** If you are interested in becoming a CFE Mentor in the future, please contact any of the following for additional information about the program: Joe Dervaes, John Tollefsen, Liz Larson, or Robert Goehring. This is an extraordinary opportunity for Chapter Members who are currently retired and might be better able to volunteer their time than those who are currently

working. But, the opportunity is available to all, as can be attested to by John Tollefsen and Liz Larson. They're currently working, yet still found time to work on this pilot project. So, this is an equal opportunity sport for both retired and active CFEs to pursue. Thank you in advance for considering this opportunity to improve your personal growth in the fraud examination career field.

The dates of this upcoming class are rapidly approaching. **You are definitely needed now. Will you volunteer?** The Chapter Board of Officers certainly does hope so, and looks forward to future participation by additional CFEs from our Chapter membership directory. We want this invaluable program to continue as a successful endeavor by the Chapter.

## Ritchie-Jennings Memorial Student Scholarship Program (2016-2017)

Are you mentoring a college student? Do you have friends or professional associates with children in college? Could they use some additional financing to pay for tuition? Are they interested in Fraud Prevention, Detection or Investigation?

The ACFE Foundation supports the education of students worldwide enrolled in accounting, business, finance and criminal justice who wish to pursue a career in fraud examination or similar anti-fraud professions.

Four different scholarship amounts are awarded: one \$10,000 scholarship, two \$5,000 scholarships, four \$2,500 scholarships and twenty-three \$1,000 scholarships. The Ritchie-Jennings Memorial scholarships are awarded in U.S. dollars and include a one-year ACFE Student Associate membership. Scholarships will be paid directly to the student's university.

To be eligible to apply, the applicant must currently be enrolled full-time and

similarly enrolled during the 2016-2017 academic year with a declared major or minor in accounting, business administration, finance or criminal justice at an accredited, four-year college or university.

Undergraduate Students must be enrolled 9 semester hours (or equivalent) per term and Graduate Students must be enrolled 6 semester hours (or equivalent) per term. To be considered, applicants must complete the Ritchie-Jennings Memorial Scholarship application with the following:

- Official transcript(s) showing all completed college or university courses
- Three letters of recommendation

Letters of recommendation should be obtained from an individual who may have worked with the student in a professional or educational capacity such as an instructor or employer. At least one letter is preferred, but not required, to be

from a Certified Fraud Examiner (CFE). Students are encouraged to meet with a local ACFE chapter to become acquainted with a CFE.

### 2016-2017 Scholarship Schedule:

- Application Deadline – completed on-line by **February 5, 2016**
- Scholarship Award Recipients Announced – April 17, 2016
- Scholarship Awards Distributed – April 30, 2016

The Pacific Northwest Chapter/ACFE also offers one \$1,000 annual scholarship (see below for more information)

See [www.acfe.com/scholarship.aspx](http://www.acfe.com/scholarship.aspx) (ACFE Foundation) and [www.fraud-examiners.org/scholarship\\_intro.shtml](http://www.fraud-examiners.org/scholarship_intro.shtml) (Pacific Northwest Chapter/ACFE) for more information.

Help the next generation of fraud professionals meet their career goals by spreading the word about these scholarship opportunities!

## Links to

### ACFE Chapters

Pacific NW Chapter  
[www.fraud-examiners.org](http://www.fraud-examiners.org)

Oregon Chapter  
[www.oacfe.org](http://www.oacfe.org)

Spokane Chapter  
[www.spokanefraud.org](http://www.spokanefraud.org)

Boise Chapter  
[www.boiseacfe.org](http://www.boiseacfe.org)

Big Sky Chapter (Montana)  
[kathy.arata-ward@josepheve.com](mailto:kathy.arata-ward@josepheve.com)

Vancouver, B.C.  
[www.cfevancouver.com](http://www.cfevancouver.com)

Edmonton Chapter  
[www.acfe-edmonton.com](http://www.acfe-edmonton.com)

Calgary Chapter  
[www.acfe-calgary.com](http://www.acfe-calgary.com)

### International ACFE Headquarters

[www.ACFE.com](http://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 Robert Goehring at  
[President@fraud-examiners.org](mailto:President@fraud-examiners.org)

## Other ACFE Fraud Training Opportunities

- Financial Statement Fraud, Vancouver, BC 1/25/16 - 1/26/16
- Detecting Fraud Through Vendor Audits, Atlanta, GA 2/1/16
- Investigating on the Internet, Atlanta, GA 2/2/16 – 2/3/16
- CFE Exam Review Course, Houston, TX 2/1/16 – 2/4/16
- Using Data Analytics to Detect Fraud, Phoenix, AZ 2/4/16 - 2/5/16
- 2016 ACFE Middle East Fraud Conference, Dubai, UAE 2/14/16 - 2/15/16
- Professional Interviewing Skills, Manila, Philippines, 2/22/16 - 2/23/16
- Developing and Integrated Anti-Fraud Compliance and Ethics Program, Denver, CO 2/29/16 - 3/1/16
- CFE Exam Review Course, Las Vegas, NV 2/29/16 - 3/3/16
- CFE Exam Review Course, Dubai, UAE 3/20/16 - 3/24/16
- 2016 ACFE European Fraud Conference, Brussels, Belgium 3/20/16 - 3/22/16
- Contract and Procurement Fraud, New York, NY 3/21/16—3/22/16
- Uncovering Fraud with Financial and Ratio Analysis, New York, NY 3/23/16—3/24/16

The ACFE contact point for all course offerings is Caitlin Perdue, Event Marketing Specialist, by phone at 1-800-245-3321, or at the web-site [www.ACFE.com](http://www.ACFE.com). Contact her for more information and actual registration procedures.

## Other ACFE Chapter Annual Fraud Conferences

- Annual Fraud Conference, Pacific Northwest Chapter (May 2, 2016—Tacoma, WA)
- Annual Fraud Conference, Spokane, WA Chapter (to be announced)
- Annual Fraud Conference, Portland, OR Chapter (to be announced)
- Anti-Fraud Training, Vancouver Chapter/Justice Institute of BC (to be announced)

## The Chapter Board of Officers & Training Director

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