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# The Fraud Examiner



Pacific Northwest Chapter

## May/June 2018 Issue

### Message from the President

#### Chapter's Annual Luncheon Business Meeting and Fraud Seminar

The Chapter's Annual Luncheon Business Meeting and Fraud Seminar will be held on Wednesday, June 13, 2018, at the Bahama Breeze Restaurant in Tukwila, WA. This is a great opportunity to network with your fellow Chapter Members, make important Chapter decisions, and receive 1 hour of Continuing Professional Education. Your registration fee includes a "free" lunch. So, please plan to join us for this event. See additional details below and on page 2 and the Chapter website.

#### Pacific Northwest Chapter/ACFE Celebrates 25th Anniversary!

The Association of Certified Fraud Examiners is comprised of 182 local chapters worldwide, including 96 chapters in the United States, and over 80,000 members. Chapter President Emeritus Joe Dervaes, CFE, ACFE Fellow, CIA, spearheaded the effort to form the Pacific Northwest Chapter/ACFE in the early months of 1993. The first meeting was held on March 31, 1993, in downtown Seattle in a first floor meeting room in the Jackson Federal Office Building. Since then the Pacific Northwest Chapter/ACFE has grown to 159 members, including 109 CFEs and a significant number of Associate, Student and Retired members. There will be a special cake-cutting ceremony at the June 13, 2018, Membership Annual Business Meeting and Luncheon, and pictures will be taken of the founding members present for publication in the Chapter Newsletter and the ACFE *Chapter Register*.

#### Chapter Elections

The election for Chapter Board of Officers for the two-year term ending June 30, 2020, will be held at our June 13, 2018, annual luncheon business meeting and Luncheon. You must be present in order to vote. 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 (See also page 9). The Nominating Committee has submitted a slate of officers, and the Board of Officers approved the following for consideration by the Membership:

#### Position

|   |                                      |
|---|--------------------------------------|
| President                               | Nancy Pasternack, CFE, CPA/CFF, CIA  |
| Vice-President                          | Julie Armbrust, CFE, CPA, MBA        |
| Secretary-Treasurer                     | Elizabeth ("Liz") Larson, CFE, ACAMS |
| Training Director/<br>Director-at-Large | John J. Tollefsen, JD, CFE, CCS      |
| Director-at-Large                       | Mike Nurse, CFE, CPA, CGMA           |
| Director-at-Large                       | Robert Goehring, CFE, CPA            |
| Director-at-Large                       | James Peet, Ph.D, CFE                |

Any member meeting the eligibility requirements can run as a write-in candidate for any of these positions.

Robert A. Goehring/Chapter President/(253) 856-5262/President@fraud-examiners.org.

## Upcoming Training (see page 5)

Type:  
Annual Business Luncheon and Fraud Seminar

Date:  
June 13, 2018

Time:  
Noon - 2:00 p.m.

Topic:  
To be announced

Speaker:  
Melinda Young

Where:  
Bahama Breeze Restaurant (15700 Southcenter Parkway, Tukwila, WA)

Price:  
\$10 for Members  
\$15 for non-members

Registration:  
Pre-registration is not required for this event. Attendees can pre-register and pay at the Chapter website ([www.fraud-examiners.org](http://www.fraud-examiners.org)) or at the door

Parking:  
There is no charge for parking at the restaurant.

## Chapter Members In The News

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

On March 27, 2018, President Robert Goehring, CFE, CPA,

gave a presentation entitled, "Internal Audit Process" to the City of Kent, WA Finance Department. Robert is the City Auditor for the City of Kent.

Other Chapter members are encouraged to notify President

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

## June 13, 2018, Chapter Annual Luncheon Business Meeting and Fraud Seminar in Tukwila

June 13, 2018, is the date of our Chapter Annual Luncheon Business Meeting and Fraud Seminar at the Bahama Breeze Restaurant, 15700 Southcenter Parkway, Tukwila, WA.

The luncheon will start at noon, and the Fraud Seminar will start at approximately 1:00 p.m.

There is 1 hour of Continuing Professional Education available to all who attend this event.

The cost of this fraud seminar is \$10 for Members and \$15 for non-members. Student members may attend this event at no cost. There is no registration fee for those that have purchased the 2018 Combined Annual Dues and Training Payment Option (see page 9).

The luncheon is free, and we always have a wonderful meal

prepared for the attendees.

Pre-registration is not required. Attendees can register and pay at the Chapter website ([www.fraud-examiners.org/training.shtml](http://www.fraud-examiners.org/training.shtml)) or at the door.

See also Message from the President (page 1). We will celebrate the Chapter's 25th Anniversary, and our bi-annual Chapter elections will be held as part of the Membership Meeting. *You must be present in order to vote.*

There will also be two drawings:

- Five \$25 Amazon gift cards
- One ACFE Fraud Examiners Manual 2017 U.S. Edition.

The topic for this event will be a high-level overview of the COSO Internal Control

Framework, and its relationship to fraud deterrence. Through an interactive and fun presentation, you'll not only get to learn about these important concepts, but you will also get to see firsthand what happens when risks are not managed appropriately. The speaker will be The speaker is Mike Nurse, CFE, CPA, a senior manager in the Accounting and Consulting Services group at Clark Nuber P.S. in Bellevue, WA. He serves both start-up/emerging and established businesses, and specializes in fraud investigation and forensic accounting. He also serves as a Director-at-Large for the Pacific Northwest Chapter/ACFE. Mike earned his Masters of Business Administration degree from Seattle University in 2010, his CFE and CPA licenses in 2012, his AICPA certificate in COSO internal control framework in 2017.

***"A human being fashions his consequences as surely as he fashions his goods or his dwelling. Nothing that he says, thinks or does is without consequences." -Norman Cousins***

## ACFE 29th Annual Global Fraud Conference and Exhibition— June 17-22, 2018—Las Vegas, NV

Join nearly 3,000 anti-fraud professionals at the 29th Annual Fraud Conference in Las Vegas, NV June 17-22, 2018. See also <http://www.fraudconference.com>.

### Location:

Mandalay Bay Resort and Casino  
3750 South Las Vegas Blvd  
Las Vegas, NV 89119  
(855) 516-1090

### 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.

Unfortunately, there were no members of the Pacific Northwest Chapter/ACFE that attended the June 2017 event as part of the ACFE Team Registration process.

## ACFE CFE Exam Review Course - July 16 through 19, 2018—SeaTac, WA

Are you thinking about obtaining the CFE Credential? The ACFE is offering this great opportunity to do so in the greater Seattle area. According to the 2017/2018 Compensation Guide for Anti-Fraud Professionals, CFEs earn 31% more than their non-certified counterparts.

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

The cost is \$2,395 for attendees that have not previously purchased the CFE Exam Prep Course, or \$1,895 for attendees that

have purchased the CFE Exam Prep Course within the last two years.

Attendees that register by June 16, 2018, will receive a \$100 discount from these rates.

This four-day, instructor-led course will help attendees master the concepts tested on the CFE Exam:

- Financial Transactions and Fraud Schemes
- Law
- Investigation
- Fraud Prevention and Deterrence.

This course, in combination with the CFE

Exam Prep Course software, will provide attendees with an unbeatable combination for passing the CFE exam.

This course will be held at the Hilton Seattle Airport and Conference Center in SeaTac, WA (17620 International Blvd.—Phone: 1 (206) 244-4800).

The course level is “basic”, and attendees will earn 30 hours of Continued Educational credit, including the ACFE 2-hour annual Ethics requirement. Because this course is designed to review material required to pass the CFE Exam, independent study with the CFE Exam Prep Course prior to attendance is strongly recommended.

## Overview of August 8, 2018, Chapter Fraud Seminar in Seattle - Case Studies — What Have the Fraudsters Been Up To Lately?

August 8, 2018, is the date of our next Chapter fraud training 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. There is no registration fee for those that have purchased the 2018 Combined Annual Dues and Training Payment Option (see page 9).

Pre-registration is not required.

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.

The speaker will be Sarah Walker, CFE. Sarah has worked for the Washington State Auditor’s Office since 2001 and is a Certified Fraud Examiner. Sarah manages the Fraud Program and one of her main responsibilities is to oversee government losses reported statewide. In addition to performing investigations, she provides

guidance to government entities with known or suspected fraud and enjoys discussing best practices for internal controls.

In this presentation, Sarah will examine what nefarious activities the fraudsters have been up to lately. She will review the highlights of several recent Washington State Auditor’s Office investigations, including the control weaknesses, red flags, and lessons learned.

## Joint Chapter/ACFE Fraud Training Class October 1-2, 2018— Hilton Seattle (Downtown)—Seattle, WA

October 1-2, 2018, are the dates of our joint Chapter and ACFE Annual Fraud Training Class. This event will be held at the Hilton Seattle, 1301 6th Avenue, Seattle, WA. **This is a new location from prior years.** Registration begins at 7:30 a.m. each day.

The class is entitled, "Professional Interviewing Skills". The ACFE course leader has not yet been announced.

There are 16 hours of Continuing Professional Education available to all who attend this class.

Are people lying to you? Do you know for sure? When do actions speak louder than words? Fraudsters, clients, customers, colleagues and even your own employees may each be hiding something from you. This 2-day, interactive course

will teach you how to be more effective in asking direct and follow-up questions, while evaluating both verbal and non-verbal responses, so you can detect lies and uncover the truth during interviews.

Auditors, law enforcement officers, human resources professionals and many others have benefited from this course. By learning the fundamental interviewing techniques presented by our expert instructors, you will learn how to get more information from subjects and how to detect deception and read body language during interviews.

You will learn how to:

- Plan and schedule interviews
- Comply with legal issues that affect interviews
- Identify different types of interview

questions for individual personality styles

- Detect deception and create strategies to gain quality information
- Obtain confessions and signed statements
- Define the aspects of an admission-seeking interview

Registration for this fraud class is directly with the ACFE. To register, contact the ACFE at (800) 245-3321, or at [www.ACFE.com](http://www.ACFE.com).

The cost of this class is \$795 for ACFE Members and \$995 for non-members. There is a \$100 discount for early registration (deadline—August 31, 2018).

Contact the ACFE for registration procedures. Pre-registration for this class is required.

## 2018-2019 Chapter Scholarship Program

The Board of Officers received one application for the 2018-2019 Chapter Scholarship Program. The applicant was awarded a \$1,000 scholarship from the ACFE Foundation for the 2018-2019 academic year and, accordingly, was not eligible for the Chapter Scholarship Program.

The applicant, Josie Schulz, submitted an outstanding application for the ACFE Foundation and the Chapter Scholarship

programs. She is currently a Junior at Whitworth University in Spokane, WA, majoring in Accounting. She is interested in becoming a forensic accountant with the Federal Bureau of Investigations.

She is very active in volunteer activities including, but not limited to the following:

- Spearheaded the creation of a Justice for Fraud Victims' Program at Whitworth (modeled after the

program established at Gonzaga University, Spokane).

- Serves on the Spokane Chapter/ACFE Annual Fraud Conference Planning Committee.
- Serves as a Tax Aide for the AARP Foundation

On behalf of the Board of Officers and the entire Membership, congratulations to Josie as recipient of a \$1,000 ACFE Foundation Scholarship Award!

## 2019-2020 Chapter and ACFE Student Scholarship Programs

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 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 2019-2020 Scholarship programs are encouraged to visit the Chapter website ([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 **March 31, 2019**.

Applicants must first apply directly for the Ritchie-Jennings Memorial Scholarship Program (due date is late January 2019), then provide the ACFE Foundation complete application package, including the ACFE's questions and students answers about their interest in the area of fraud, 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.

## May 7, 2018—Pacific Northwest Chapter Annual Fraud Conference—La Quinta Inn & Suites—Tacoma, WA

Monday, May 7, 2018, was the date of our Chapter's 4th Annual Fraud Conference. Registration began at 7:30 a.m. and a continental breakfast was provided. The conference began at 8:00 a.m. and ended at 4:20 p.m. Lunch was provided from 11:45 a.m. to 12:30 p.m.

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

There were 8 hours of Continuing Professional Education available to all who attended this event. **This event included 2 hours of training that met the ACFE annual ethics requirement for Certified Fraud Examiners.**

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

### Registration Information:

Participants registered for this event online through the Chapter website ([www.fraud-examiners.org](http://www.fraud-examiners.org)). Registration forms and other information was also available on the Chapter website.

### Registration fee:

- On or before April 16, 2018 - \$150
- April 17 through April 30, 2018 - \$175
- After April 30, 2018 - \$200

Pacific Northwest Chapter Members, Associate Members, Retired Members, and Affiliates of the Chapter received a \$50 discount from these rates.

**Calendar year 2018 Chapter dues/fees must have been paid prior to receiving this discount.**

Pre-registration for this fraud conference was recommended. A

limited number of same day registrations was available provided that payment was made on the day of the conference.

Participants that cancelled in writing on or before April 16, 2018, were given a full refund. Participants that cancelled in writing after April 16, 2018, were given the option of transferring their registration to another person, or applying their registration fee to the 2019 Annual Fraud Conference. No refunds or credit were given for "no shows".

### Chapter Student Member Registration:

There was a maximum of **20** Chapter Student Member registrations available on a first-come first-serve basis. The cost of ten of these registrations was \$25, and there were 100% registration fee scholarships available for the other ten Student Member registrations.

### Student Member Scholarships:

Student Members that applied for the Registration scholarship were required to send an e-mail to Chapter Director-at-Large Nancy Pasternack, CFE, CPA, CIA ([Boardmal3@fraud-examiners.org](mailto:Boardmal3@fraud-examiners.org)), and meet the following eligibility requirements:

- Must be a full-time student in a graduate or undergraduate program at a State of Washington higher education institution
- Minimum 3.0 GPA on a 4.0 scale (or equivalent)
- Enrolled in a degree program related to fraud examination such as accounting, law, or criminal justice
- Must submit an essay of not more than 500 words including the above information and addressing the following question: "Why is education in the discipline of fraud examination important to you and to the community?"

### Drawing for ACFE CFE Exam Prep Course CD:

There was a drawing during lunch for a FREE ACFE CFE Exam Course CD. Those participating must be Associate Members of the Pacific Northwest Chapter/ACFE prior to the date of the conference. Further, the Prep Course CD is not transferrable to another party.

See the Chapter website for Associate Membership eligibility requirements, including being members in good standing with the ACFE.

This was a great opportunity to obtain the CFE Credential at significant savings and join your fellow CFE's in the world of fraud prevention, detection, investigation and/or prosecution.

There was also a drawing for one ACFE Fraud Examiners Manual 2017 U.S. Edition.

The results of these drawings were not available as of the date of preparation of this newsletter. In the event there was no winner of the Prep Course CD, then a drawing will be held at the Chapter's Annual Luncheon Business Meeting on June 13, 2018, in Tukwila, WA. The results will be announced in a future newsletter.

### Post-Event Networking Opportunity:

Immediately after the conference, there was an informal no-host cash bar opportunity at the hotel for attendees to network with each other. This was a great opportunity to meet members of the Board of Directors to ask questions about the Chapter, including membership and training opportunities, as well as networking with colleagues in our common fight against fraud.

### Speakers and Topics:

The speakers and topics for this conference are listed on pages 6 through 8. See the Chapter website ([www.fraud-examiners.org](http://www.fraud-examiners.org)) for more

## May 7, 2018—Pacific Northwest Chapter Annual Fraud Conference— Speaker Profiles and Topics

### Jim Cronin, CFE, MPA

Agency Principal  
Seattle Legal and Insurance  
Investigations



Jim Cronin, CFE, MPA, 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 and public records research. 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.

### TOPIC AND DESCRIPTION:

#### Asset and Encumbrance Investigations

In this session, the speaker provided a comprehensive explanation of the benefits of asset and encumbrance investigations, the potential pitfalls of poor investigations, and a nuts and bolts level step-by-step methodology in how to conduct a thorough asset and encumbrance investigation to aid in the recovery of debts. The presentation was geared to aid investigative professionals of all experience levels in actually conducting and documenting these investigations from start to finish. Copies of sample redacted reports/report templates, helpful unique handouts, checklists, and forms created by the author were provided.

### Dr. Brian K. Steverson

John L. Aram Chair of Business Ethics in the School of Business Administration Gonzaga University, and Faculty President

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:

#### The Ethics of Privacy

In this session, the speaker addressed how technological developments of the past decade have made it far easier to access and make use of personal information than we have ever experienced. The protection of personal privacy has become one of contemporary society's major ethical concerns. The speaker and attendees explored some ways of understanding what personal privacy is and why it is believed to be of ethical importance. The speaker discussed problems that support for a right to privacy presents for fraud investigations.

**“One meets his destiny often in the road he takes to avoid it.”**

**- French Proverb**

## Pacific Northwest Chapter Annual Fraud Conference—Speaker Profiles and Topics Continued

**Andrew McIntosh, CFE**  
Aerospace Consultant  
The Puget Sound Business Journal



**Andrew McIntosh, CFE**, is the aerospace correspondent for The Puget Sound Business Journal, a business newspaper in Seattle. It is a daily paper online and weekly print newspaper. He covers Boeing, Airbus, and aerospace suppliers in the Puget Sound area, as well as Alaska and Delta airlines and the Port of Seattle. Some of his stories are read around the world on Yahoo Finance.

Andrew is a Certified Fraud Examiner and an expert on U.S. and Canadian Freedom of Information Acts. An American-Canadian, he is a three-time winner of Canada's National Newspaper Award, that country's highest journalism honor and a finalist three other times. He is also a two-time co-winner of the California Journalism Award, a winner of the Society of American Business Editors and Writers Award, and a finalist for the U.S. Investigative Reporters and Editors Awards.

Andrew, who has called Seattle home since 2008, has worked across North America as an investigative reporter for *The Sacramento Bee* in California, *The National Post* in Ottawa, *The Globe and*

*Mail* in Toronto, *The Ottawa Citizen* and *The Montreal Gazette*. He was also Investigations Editor - Chef des Enquetes, at Agence QMI, the French multimedia news service of Quebecor Media in Montreal between 2010 - 2016, and commuted between Montreal and Seattle.

He's exposed political, business and police corruption, fraud, waste and mismanagement of companies' and public and government money during his 30 year journalism career.

**In Seattle**, in 2017 he exposed \$4.7 million worth of constitutionally illegal payouts to 642 government workers at the Port of Seattle, triggering a public outcry, a public hearing, refunds from senior executives who received the payouts as well as a public apology.

**In Sacramento**, his probe into fraud and corruption at the state's \$150 billion retirement pension fund, CALPERS, with colleague Dale Kasler led to civil fraud charges by the state Attorney General and criminal charges against the two targets, the CEO of the public retirement pension fund and a private equity fund manager. The former CEO pleaded guilty to accepting bribes and gifts, the fund manager suspect committed suicide.

**In Montreal**, his joint probe of two Montreal police officers revealed how they accumulated a real estate empire of \$25 million; buying apartment buildings which they managed during police work hours and rented to criminals they investigated. One was suspended, the other lost his job.

A probe of the mismanagement of the Quebec Government welfare system exposed how the province was paying

social assistance to convicted criminals - as they sat in jail.

In spring 2017, he co-authored a book, called **Le Livre Noir des Hells Angels**, about murders, fraud, money-laundering and drug trafficking by members of the Hells Angels motorcycle gang in Quebec. He also was a research associate, for **On The Take: Crime, Corruption and Greed during the Mulroney Years**, about unethical conduct in the government of former Canadian Prime Minister Brian Mulroney. Both books were best sellers in Canada.

Andrew, a member of the International Consortium of Investigative Journalists (ICIJ), the Association of Certified Fraud Examiners (ACFE), and the Pacific Northwest Chapter/ACFE, trains journalists and fraud examiners on investigative and interviewing methods around the world.

### **TOPIC AND DESCRIPTION:**

#### **Deals, Wheels and Wings: Fraud in the Global Aerospace Industry**

In the past year, the aerospace world has been rocked by multiple international Foreign Corrupt Practices Act (FCPA) probes. Targets included Airbus and Rolls-Royce. Closer to home, Boeing has also drawn investigative scrutiny. Meanwhile, another company also fell victim to a brazen fraud scheme that cost senior executives their jobs, and the company tens of millions of dollars. Penalties and costs have been massive. In this session, Andrew McIntosh, CFE, reviewed several cases, through the prism of the fraud triangle, and highlighted what fraud examiners and internal auditors need to know and watch out for.

**"Honesty is the best policy; if I lose mine honor, I lose myself" - William Shakespeare**

## Pacific Northwest Chapter Annual Fraud Conference—Speaker Profiles and Topics—Continued

### Mark Calvert, CFE, CPA, CIRA, CTP

Managing Director  
Cascade Capital Group



**Mark Calvert, CFE, CPA, CIRA, CTP**, is a member of the Pacific Northwest Chapter/ACFE and 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 risen 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, Certified Turnaround Professional and Private Investigator. He graduated from the University of Washington with a B.A. in Business.

The topic and description of this presentation was not available as of the date of preparation of this newsletter.

## Chapter Membership and Board of Officers Benefits

The Board of Officers 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?

Chapter Membership:  
Types of Chapter membership and annual dues/fees:

- Chapter Member (\$24)
- Chapter Associate Member (\$30)
- Affiliate of the Chapter (\$36)

- Student Member (\$-0-)
- Retired Chapter Member (\$-0-)

See the Chapter website for eligibility requirements and application process.

#### Membership Benefits:

- \$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 Officer Benefits:

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

## New for 2018 - Combined Annual Dues and Training Payment Option

As previously announced, the Board of Officers established a new option for Members to pay Chapter dues and Fraud Seminar registration fees!

Effective January 1, 2018, Chapter Members may pay a flat \$94 fee on a calendar year basis that would cover the Member's annual dues and registration fees for all Chapter Fraud Seminars for

the entire year.

It is the same cost if you are a Chapter Member, Chapter Associate Member or Affiliate of the Chapter.

**This fee does not cover registration fees for the Chapter's Annual Fraud Conference.** Further, this fee is non-refundable and cannot be

pro-rated for Chapter Fraud Seminars that the member did not attend, nor is this payment transferrable to another person.

Payment may be made at the Chapter website ([www.fraudexaminers.org](http://www.fraudexaminers.org)), by mail, or in person at a Chapter Fraud Seminar.



## The Tidbit: Scam Alerts— (1) Identity Theft - Hackers Are Getting Bolder; and, (2) Investment Scams - Get Rich Pitches Get More Creative

**Scam No. 1.** This information was paraphrased from the April 2017 issue of the AARP Bulletin/Real Possibilities by Kevin Mitnick, who just might be the world's most famous hacker.

### Frauds, Scams, the Ultimate Guide to Beating the Crooks: Identity Theft—Hackers are Getting Bolder

Who has your data? Here's a new scenario. Suppose you lost your smart-phone or had it stolen. You want it back because of the important data it contains. You track it with the Find My iPhone app and send messages indicating that you want to buy it back. In response, you receive a message with a link to click. If you do, it's a trap designed to steal your username and password. If you click on the link and enter your credentials, you'll join the ranks of citizens hacked by crooks. This type of crime was up 40 percent in 2016. More than half of these breaches involved Social Security numbers and other critical data being stolen. Never click on anything suspicious on-line. Your antivirus software will not save you. Watch out for these common scams in order to protect your identity.

1. **Ransomware.** This is one of the most popular scams today. Hackers infect your computer by covertly installing malicious software which encrypts your files. Without back-up, you are threatened with the loss of everything and faced with having to pay a fee of several hundred dollars to get your information back. Do not click

on any link or attachment unless it's something you're expecting from a known acquaintance.

2. **Remote Personal Computer Repair Plans.** You receive a telephone call from someone claiming to be a representative of a fake computer firm. The caller tells you that your computer has been infected with malware that could destroy your files. The scammer wants to trick you into giving them full access to your files. If successful, the crook will infect your computer and then get you to pay for unnecessary repairs. They might also search your computer in order to steal your identity.

3. **Phishing.** You receive an unsolicited e-mail message that looks like it is from a legitimate source, asking you to update your password and other preferences. The message might even be from a friend sharing attachments or photographs. These messages are bait. If you click on the suggested links, you will probably find nothing or an error message. In any event, the scammer now has complete control over your computer and can steal any information you might have stored there.

4. **Spear Phishing.** This scam seeks to defraud selected people rather than a larger group of potential targets. Hackers research as much of your personal information as possible, such as your family history, where you live, your mother's maiden name, your Social Security number, etc. Then come the scams. One

involves perpetrators who pretend to be your mortgage company notifying you by e-mail message that your account has been sold to another company. They then tell you where to send you payments in the future. Of course, a link in the e-mail message sends you to a fake web-site which is designed to look like the real thing. Only a very close look will expose subtle differences exposing the fraud.

5. **Web Security.** Your identity is very vulnerable. Here are some ways to stay safe on the web. (1) Always use a password manager, software that stores and organizes your passwords. Establish a master password with at least 25 characters. (2) Be careful with free Wi-Fi. If you use them, connect to a VP service. You can subscribe for about \$5 a month. (3) Secure your web searches with HTTPS. This encrypts all your internet communications. And, you can download it for free on-line. (4) Be careful wiring money. Verify the financial institution's credentials and the recipient's identity.

Visit the AARP Fraud Watch Network at: "aarp.org/fraudwatchnetwork" to get additional anti-fraud resources to help protect you and those you love.

**Scam No. 2.** This information was paraphrased from the April 2017 issue of the AARP Bulletin/Real Possibilities by Gerri Walsh, a senior vice-president at the Financial Industry Regulatory Authority (FINRA).

(Continued on page 10)

### Scam Alert

#### Summaries:

- (1) "One in 10 Americans will fall prey to telephone scams each year costing millions of dollars."  
 (2) "Beware the get rich schemes that come your way."

## The Tidbit—Continued

(Continued from page 9)

### **Frauds, Scams, the Ultimate Guide to Beating the Crooks; Investment Scams – Get Rich Pitches Get More Creative**

Scammers keep coming up with bogus get rich quick investments and try to persuade susceptible people to buy-in. It's the nature of the calls that keep changing. Scammers target retirees who have accumulated wealth during their lives. Their web-sites and official looking paperwork can rob even a skeptic of their life savings with plausible sales pitches. In the end, their promises are empty, and their sophisticated sales techniques are simply more of the same well-worn cons. Always check the registration and background of any firm or person before investing with them. Here's how you can avoid these traps.

1. **Boiler room "Pump and Dumps"**. High pressure sales calls promise to let you in on the ground floor of a "can't miss" investment opportunity involving low-priced or penny or microcap stock. As more people buy shares, the price climbs higher until the fraudsters dump their own shares leaving all other share owners holding the bag with worthless shares. Companies whose stocks are promoted represent the latest trends, a green energy company now, later an emerging product taking the market by storm, or even an e-cigarette or legalized marijuana industry. Instead of "cold calls" that were used in the past, "account executives" contact folks who

have visited a web-site that promotes low-priced stocks or publishes an investment newsletter.

2. **Recovery Scams**. If you've been scammed before, you're likely to be a target again. The fraudster that got you into the first mess now offers to swap your bad investment for another to recover your losses. But, in order to participate, they offer to buy your shares back at a premium if you pay upfront cash or an upfront administrative fee for this service. Most offers come from official looking organizations which pressure you to act immediately or miss out on this opportunity. Scammers often impersonate real people who work for legitimate organizations. For international investors, the scammers offer to recover your losses for a fee such as a tax, a deposit, or refundable insurance bond. If you pay them, your money and the scammers will disappear.

3. **Binary Options**. This is a type of options contract where the payout depends entirely on the outcome of a yes or no proposition, such as whether the price of a particular asset will rise above or fall below a specified amount. When the option expires, it makes either a pre-specified amount of money or nothing at all, in which case you lose your entire investment. This option is risky for sure, but it's even more risky when fraudulent schemes are involved, especially since many of them originate outside the United States. Unregistered

firms may not deposit your funds into your account in the first place, may deny your request to return funds, or may require you to pay to get your money back. If you have opened such an account, be alert for signs of fraud, including pressure to send additional money to the unregistered firm, or excuses as to why they can't credit gains to your account or return your funds.

4. **Protect Your Cash**. Here are some ways to outwit financial con artists. (1) Use FINRA Broker Check to verify the registration and background of any firm or financial professional. (2) Don't do business with unregistered individuals or firms. Be suspicious of unsolicited offers from folks who want to help you recover money from an investment loss. (3) Use caution when visiting unfamiliar financial web-sites. They may be completely bogus. (4) Use an Internet search for alerts or warnings when assessing an investment pitch or trying to find a company to invest in. (5) For stock pitches, check the Securities and Exchange Commission's EDGAR database ([www.sec.gov](http://www.sec.gov)) to research their files for registered companies. (6) If you fear a scam, call FINRA's Securities Helpline for Seniors at 844-574-3577.

Visit the AARP Fraud Watch Network at: "[aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork)" to get additional anti-fraud resources to help protect you and those you love.

## 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.

Our 2-hour Fraud Seminars are held at our downtown Seattle Training Facility (28th Floor of the Old Key Towers Bldg. —1000 2nd Avenue), and a 1-hour Fraud Seminar is held in conjunction with the Annual Business Luncheon Meeting in Tukwila. The Seattle Fraud Seminars are held the 2nd Wednesday in February and

August, and the 1st Wednesday in December. The Annual Business Luncheon Meeting is held on the 2nd Wednesday in June. The Chapter's Annual Fraud Conference is held in May.

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 Chapter Membership, thank you for your support of the Chapter's fraud training mission!

## Fraud Law—May 2018—By Dr. John J. Tollefsen, CFE, JD, LL.M, CCS

### Regulating ICOs

The regulators of money and securities are facing a new challenge with the emergence of crypto-currencies like Bitcoin. Not only do crypto-currencies live in cyberland computers usually outside the jurisdiction of the regulators, their mere existence is a challenge to the modern notion that only nation-states have the right to issue fiat currencies.

Recently the Securities and Exchange Commission has entered the fray. It used to be said the securities regulators could be divided between the philosophy of the states and the philosophy of the feds. The states were adherents to the central government control view (called "merit review") believing that the staff of the Department of Financial Institutions (DFI) in Olympia knew what was good for investors and would be the appropriate gate-keepers for the investing public. For example, when Apple Computer went public, DFI would not approve its IPO stock for sale in Washington (it was too risky) so Washington investors had to purchase post-IPO stock at a substantial premium on the national public markets. The SEC was said to hold to a view that anything could be sold if there was full disclosure. Over time, the positions modified. The SEC is now known to make it difficult or impossible to register an offering its employees do not like. Recently the SEC insisted on applying traditional stock trading and Investment Company Act of 1940 rules to registration of crypto-currency ETF-like funds which were designed to allow investor speculation in a basket of crypto-currencies.

In a typical government "catch-22", now that the SEC had held it currently impossible, it gave the following pronouncement from the Divisions of Enforcement and Trading and Markets of the Securities and Exchange Commission in a "Statement on Potentially Unlawful Online Platforms

for Trading Digital Assets" on March 7, 2018. It said in part: "A number of these [online cryptocurrency trading] platforms provide a mechanism for trading assets that meet the definition of a "security" under the federal securities laws. If a platform offers trading of digital assets that are securities and operates as an "exchange," as defined by the federal securities laws, then the platform must register with the SEC as a national securities exchange or be exempt from registration".

At this point the SEC takes the position that crypto-currencies are not securities, but money. However they can be used in Investment Contract offerings (including those that are securities under the holding of *Securities and Exchange Commission v. W. J. Howey Co.* (328 U.S. 293 (1946)). As far as I have ascertained, the actions taken in creating crypto-currency does not in itself become the reliance on the actions of others for purpose of the *Howey* test in the SEC view.

Those promoting cybercurrencies seem to frequently cross the line between a pure currency play and issuance of securities. For example, see the SEC report on The DAO.

It is said that public markets cycle between fear and greed. There is plenty of both in the crypto currency markets. In early April 2013, the price per Bitcoin dropped from \$266 to around \$50 and then rose to around \$100. It is currently around \$8,000 which is frightening to those who are students of market bubbles. This amazing rise of value has attracted promoters, as well as entrepreneurs and its share of fraudsters. Often the pitch is in the form of an Initial Coin Offering (ICO).

The posterchild for a successful ICO that was profitable for early investors is the distributed ledger cryptocurrency called Ethereum which has "Ethers" as its coin tokens. In 2014, the Ethereum project was announced and its ICO

raised \$18 million in Bitcoins or \$0.40 per Ether. The project went live in 2015 and in 2016 had an ether value that went up as high as \$14 with a market capitalization of over \$1 billion. The posterchild for a failed ICO might be Modern Tech, a cryptocurrency headquartered in Vietnam which conducted an ICO for two cryptocurrencies, Ifan and Pincoin. It is said to have raised 15 trillion Vietnamese dollars (US\$660.79 million) from 32,000 people before going silent (as an apparent fraud) on April 8, 2018. ICO offerings have received different regulatory treatment around the world. China shut them down (as well as cryptocurrency exchanges) on September 5, 2017. European countries have been more open to ICOs. European Commission vice president Valdis Dombrovskis has been quoted as pointing to a possibility of future regulation:

"This depends very much on the facts and circumstances around specific crypto-tokens."

Based on the assessment of risks and opportunities and the suitability of the existing regulatory framework for these instruments, the Commission will determine if regulatory action at EU level is required. (Remarks by Vice-President Dombrovskis at the Roundtable on Cryptocurrencies Brussels, 26 February 2018.) On 22 January 2018, South Korea adopted a regulation that banned anonymous trading of bitcoins by requiring all bitcoin traders to reveal their identity. On April 2, 2018, the SEC brought a civil action against a services start-up alleging a fraudulent ICO that raised more than \$32 million from thousands of investors. It falsely claimed to provide a debit card backed by Visa and MasterCard that would allow users to instantly convert cryptocurrencies into U.S. dollars or other legal tender.

From the press release:  
"As we allege, the defendants relied

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## Fraud Law—Continued

(Continued from page 11)

heavily on celebrity endorsements and social media to market their scheme. Endorsements and glossy marketing materials are no substitute for the SEC's registration and disclosure requirements as well as diligence by investors."

The SEC has placed an ICO warning page on its website (<https://www.sec.gov/ICO>)

*John J. Tollefsen, J.D., LL.M., CFE, is a semi-retired attorney licensed in six jurisdictions, a Certified Fraud Examiner, and a Certified Controls Specialist. He is a part-time instructor at the UW Bothell Business School. His email is [John@TollefsenLaw.com](mailto:John@TollefsenLaw.com). See [TollefsenLaw.com](http://TollefsenLaw.com) for more information regarding fraud law. This article with footnotes can be found at [https://tollefsenlaw.com/caller-id-spoofing-fraud-](https://tollefsenlaw.com/caller-id-spoofing-fraud-coming-of-age)*

*coming-of-age.*

*Dr. Tollefsen is also the Director-at-Large/ Training Director on the Chapter's Board of Officers, member of the Chapter's Website and Newsletter Committee, and the contributor for all of the information presented in this column.*

## Additional Training Opportunities—John Reid & Associates

John E. Reid and Associates, Incorporated, Chicago, Illinois, announces the following training classes on "The Reid Technique of Interviewing and Interrogation" for the state of Washington in 2018:

- May 21 - 24, 2018, Seattle, WA (Crowne Plaza Hotel - Seattle, 1113 6th Avenue) \$795
- July 10 - 13, 2018, Kent, WA (Kent Police Training Center, 24523 116th Avenue Southeast) \$575
- August 21 - 24, 2018, Kennewick, WA (Kennewick Police Department, 211 West 6th Avenue) \$575 [one-day and three-day events also available]
- August 28 - 30, 2018, Seattle, WA (Crowne Plaza Hotel - Seattle, 1113 6th Avenue) \$625

- November 13 - 16, 2018, Seattle, WA (Crowne Plaza Hotel - Seattle, 1113 6th Avenue) \$795

These are the standard per-person rates and do not reflect the RPGA discounts or discounts available for more than one participant for the same registration.

Prior to registering, be sure to contact Chapter President Robert Goehring ([president@fraud-examiners.org](mailto:president@fraud-examiners.org)) to obtain the Chapter's RPGA Discount Code. This discount is only available for Chapter members and may not be transferred to non-Chapter members.

Call 1-800-255-5747, Ext. 14 or 24 to register for any of these classes, or visit Reid's website at [www.reid.com](http://www.reid.com).

Learn how to assess the credibility of statements; how to structure the flow of the interview to maximize the flow of information; how to use behavior provoking questions in the interview process; how to persuade a suspect to tell the truth about their involvement in criminal activity; and, how to develop interrogation themes, handle denials, overcome objections, and use alternative questions.

In the Advanced Program, learn how to psychologically profile suspects for interrogation, develop specialized tactics for juvenile interrogations, and more.

The training manual includes specialized information on interview and interrogation techniques for domestic terrorist activities.

## 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).

## 2018 Annual Chapter Dues Reminder

Annual Chapter dues and fees were due on January 1, 2018. 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 annual dues for the current year are included for those that have purchased the 2018 Combined Annual Dues and Training Payment Option (see page 9).

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.

Payment may be made at the Chapter website ([www.fraudexaminers.org](http://www.fraudexaminers.org)), by

mail, or in person at a Chapter Fraud Seminar.

Checks should be mailed with the Chapter membership form (available on the Chapter website) to the Chapter Secretary-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.

### New Chapter Members

Please welcome the new members who joined the Chapter during the period Mid-Feb 2018 through Mid-Apr 2018:

#### CFEs:

Michelle F Black  
Alina Gridley  
Milas Howe  
Kevin Irving  
Jeffrey Newman  
Charles G. Rhodes  
Karthik Vaidyanathan

#### Associate Members:

None

#### Student Members:

Jennifer Biretz

#### Chapter Affiliates:

None

## 2018 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, 2018**
- 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 2018
- 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 2019 Chapter Fraud Seminar.

There were no applicants for the 2016 or 2017 Awards.

### **-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**

## 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 website 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 "Access archived webinars."

Currently available free webinars:

- The Growing Threat of Application Fraud in a Digital World
- Training Your Employees on Cybersecurity Skills
- Know Your Customer in the Digital Age

## 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.spokane-fraud.org](http://www.spokane-fraud.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

- 29th Annual ACFE Global Fraud Conference, Las Vegas, NV 6/17/2018 - 6/22/2018
- Tracing and Recovering Fraud Losses, Denver, CO 7/16/2018 - 7/17/2018
- CFE Exam Review Course, Seattle, WA 7/16/2018 - 7/19/2018
- Detecting Fraud Through Vendor Audits, Philadelphia, PA 7/23/2018
- Professional Interviewing Skills, Philadelphia, PA 7/24/2018 - 7/25/2018
- Obtaining, Managing and Searching Electronic Evidence, New York, NY 8/6/2018 - 8/7/2018
- Financial Institution Fraud, New York, NY 8/8/2018 - 8/9/2018
- Contract and Procurement Fraud, San Francisco, CA 8/13/2018 - 8/14/2018
- CFE Exam Review Course, Chicago, IL 8/20/2018 - 8/23/2018
- Controlling the Risk of Asset Misappropriation, Vancouver, BC 8/27/2018 - 8/28/2018
- Understanding the Mindset of a Fraudster, Washington, D.C. 8/27/2018 - 8/27/2018
- Government Fraud, Washington, D.C. 8/28/2018 - 8/29/2018
- Uncovering Fraud with Financial and Ratio Analysis, Charlotte, NC 9/6/2018 - 9/7/2018

The ACFE contact point for all course offerings is Caitlin Perdue, Event Marketing Specialist, by phone at 1-800-245-3321, or at the website [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, Spokane, WA Chapter (October 23-24, 2018)
- Anti-Fraud Training, Vancouver Chapter/Justice Institute of BC (to be announced)
- Annual Fraud Conference, Pacific Northwest Chapter (to be announced)
- Annual Fraud Conference, Oregon Chapter (June 06, 2018)

## The Chapter Board of Officers & Training Director

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