



SASKATCHEWAN CHAPTER OF THE ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

NEWS LETTER - SEPTEMBER 2004

Upcoming Events:

**2nd ANNUAL
Saskatchewan Fraud
Conference
October 20th & 21st
Regina**

**Building on last year's success
here's another affordable, in-
province, training opportunity.**

Highlights

Speakers:

Two of our keynote speakers presented at recent ACFE and CICA Toronto conferences.

Topics include:

- Use of technology in documenting investigations
- Impact of ethics on corporate fraud and its investigation.
- Internal Controls/Fraud reduction
- Handwriting analysis... from the books in to court
- Fraud schemes
- PIPEDA update
- Much, much, more.... (see attachment page 3.)

Watch for the brochure for specifics.

Everyone interested is welcome so feel free to pass this on to others who have an interest!

Annual General Meeting

Our AGM will be held on October 20, 2004 in conjunction with the upcoming training event.

The agenda to date is brief. Your attendance is encouraged and your contribution to the future direction of the Chapter is valued.

Changes to Board of Directors!

In June, Peter Brand, one of our newly elected Directors, was forced to resign his position due to a change in his personal situation. We extend our gratitude for his contributions to date.

SIDNEY BLOXOM AWARD!

The Chapter has instituted an annual award to recognize the many contributions made by our past president and friend. (Details page 4.)

SPEAKING OF;

PIPEDA – Did you catch the article by Derek Baldwin, LL.B. in the Sept 15/04 ACFE Newsletter? It's worth a look (or a second one) as it raises some unique perspectives on the impact of the legislation that you may not have considered.

www.cfenet.com/newsletters.archive.asp

The ACFE Newsletter – Though always informative, it was good to see some solid



Canadian content in the last edition. Ever thought of contributing an article?

Canadian Content - It was also interesting to note that Derek Baldwin is currently editing the ACFE's 2004-2005 Canadian Fraud Examiners Manual.

On Line Fraud – Test your on-line fraud IQ at <http://survey.mailfrontier.com/survey/quiztest.cgi?themailfrontierphishingiqtest>

Identity Theft – See Fraud Tips (page 5) for info on how it happens – forewarned is forearmed.

Membership Dues – They're now due (Ahhh...Do Do!)

Last Newsletter we spoke of improving our Newsletter and “other communication means in the near future”.
WE NOW HAVE A WEBSITE!
www.sask-acfe.com
Contributions Welcome!



Thinking of becoming a member of the Saskatchewan Chapter of the ACFE?

Today, fighting fraud is a challenge for all of us. Affiliation with our local chapter gives you access to people involved in the anti-fraud profession in Saskatchewan, including accountants, internal auditors, fraud investigators, lawyers, business leaders, educators and law enforcement personnel. Membership with our chapter provides you immediate access to anti-fraud

knowledge and tools necessary to fight fraud, regardless of your field of specialization. Every member of our chapter has the power to share current fraud knowledge and an unlimited opportunity to expand it. Our chapter informs and unites those engaged in fighting fraud by offering multiple opportunities for networking including seminars, conferences, local chapter events and our newsletters. Whether you are an experienced fraud practitioner, new to the anti-fraud profession or a business executive who simply needs to stay informed, everyone will benefit from our training events. Additional benefits of membership include:

- Expand opportunities for career advancement.
- Increase professional recognition in your community
- Share expertise and experience with colleagues and peers.
- Earn continuing education credits.
- Support your local anti-fraud profession.

Experience the benefits of membership. Begin your journey today, the process to join is a simple one, just complete the attached membership application form (page 7) and mail it with the appropriate fee to the noted address.

Why not introduce others in your organization to our Chapter and the ACFE at the next learning event!



Questions, comments or suggestions regarding the ACFE or Chapter are always welcomed as are offers of assistance. Contact any of the directors or the following; (306) 787-9453 or jwhiting@wcbask

BE SURE TO CHECK OUT THE ATTACHED ARTICLES!

You attended - You Liked it- And you asked for it again. So, here we are, proud to announce our 2nd **ANNUAL Saskatchewan Fraud Conference** – to be held on Wednesday October 20th and Thursday October 21st in Regina (we will announce the hotel location when finalized).



This year we plan to build on last year's success and continue to bring you *reasonably priced training* **LOCATED IN SASKATCHEWAN** designed for people in the field of fraud investigation, and internal audit. If you are a CFE, an associate member, a student, or someone with interest in Fraud and its role in internal or external audits, this will be for you.

So, get out your pencil, and circle the 20th & 21st! The 2-day session will be covering new material (we are not going to duplicate last year's material) concentrating on current issues, while still covering some of the more traditional topics that we work with on a daily basis. Here's a "sneak peak" at some of the topics that keynote topics finalized at this point in time:

- tips for using technology in documenting investigations;
- question & answer sessions with schools talking about fraud education initiatives;
- how ethics can affect fraud in corporations, and even fraud investigations;
- internal controls that internal auditors **used to** (?!?) rely on to help reduce fraud;
- fraud schemes that RCMP crime teams believe you need to know about;
- handwriting analysis and what you may be able to get out of the books & into courts;
- what bankers (and probably you) need to know about their customers – with a discussion case about mortgages and marijuana grow houses;
- new items that appear in the CFE report to the nation (just released for 2004);
- and what happened to what happened to the CFE white Paper?
- what about PIPEDA? FINTRAC? -anything new we should know about? and
- (still in development) sessions on at least one or more of: at purchase card, insurance, net worth, and other fraud schemes.

Once again, we are really proud of the speakers (mostly local) who have agreed to support our sessions. In particular, two of our keynote speakers were highlights of national **CFE** and **CICA** conferences held in Toronto last year.

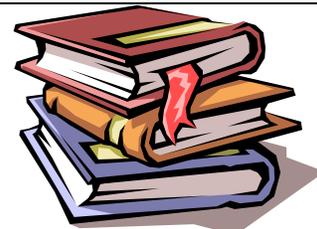
Last year we had great participation with over 45 people in attendance. This year we hope you continue to support our efforts with your attendance, or that of your staff. In that regard, please feel free to distribute this notice to **anyone** you think could benefit from this session. Last year we only charged \$300/person (compare that with \$800 – 1,400 for comparable national conferences) and plan to charge a similar rate this year.

Remember that the sessions are open to all who have an interest, and want to attend. We will be sending a more detailed registration form in the next week or so after hotel accommodations have been finalized.

Look forward to meeting you –and I thank you in advance for supporting local training.

Stephen Braaten

CFE Training Coordinator



Sidney Bloxom Award

Inspector Sidney Bloxom was the program officer for Commercial Crime in Saskatchewan and oversaw the activities of both the Regina and Saskatoon Commercial Crime Sections of the Royal Canadian Mounted Police. He also occupied the position of president of the Saskatchewan Chapter of the Association of Certified Fraud Examiners from 2001 to 2003. Inspector Bloxom passed away in November 2003 as a result of cancer.

“Sid” was a strong supporter of the Association of Certified Fraud Examiners and always believed in the important role played by the Chapter in the areas of education and public awareness in the fight against economic crime.

To recognize the contribution made by Sidney Bloxom, an award has been instituted in his name by the Chapter. The award will take the form of two \$500.00 scholarships to be presented to two Saskatchewan High School students as a result of an essay-writing contest to take place in weeks to come.



FRAUD TIPS -

IDENTITY THEFT

Every year, thousands of individuals become victims of identity theft in Canada. In 2003 Phonebusters received 13,359 complaints from the Canadian public which totaled approximately \$21,564,103.96 in losses. Identity theft has become increasingly popular in recent years due in large part to innovations in technology. While these technological advances make it more convenient for companies and consumers to do business, it also widely scatters your personal information which makes it easier for criminals to obtain.

Identity theft is the unauthorized use of personal information, such as your name, date of birth, address, credit card information, social insurance number and other personal identification numbers. This information can be used to have your mail redirected, open bank accounts, access current bank accounts and apply for credit cards in your name. If this happens, you could be left to deal with financial losses accumulated in your name.

There are many ways in which you can fight identity theft. Below are some recommended suggestions to help minimize your risk and guard you from becoming a victim:

- © Never provide personal information on the telephone, by electronic mail, or to a voice mailbox, unless you initiated the contact and know who you are dealing with.
- © Pay attention to your billing cycle. If credit card or utility bills fail to arrive, contact the companies to ensure that they have not been illicitly redirected.
- © Key in personal identification numbers privately when you use debit purchase terminals, bank machines, or telephones.
- © Be careful what you throw out. Shred or otherwise destroy personal financial information such as statements, credit card offers, receipts, insurance forms, etc.
- © Choose difficult passwords, memorize them, don't write them down and leave them in your wallet.

If you discover you've been victimized immediately report it to the police and take steps to undo the damage. Contact your financial institution, credit cards issuer, telephone, cable, as well as utilities and advise them that someone using your name could try to open new accounts.

Criminals are counting on the public to be uneducated in how to protect themselves from this type of personal invasion. Public awareness will greatly assist in the battle against the criminals. Protect your reputation and your livelihood, ensure you and your family follow these simple steps, after all, a well informed public is the best defence of all.

You can view information about identity theft on the RCMP's web site at www.rcmp-grc.gc.ca/scams/scams.htm.



Saskatchewan Chapter of the Association of Certified Fraud Examiners
Membership Application

Name _____

Title _____

Company _____

Address _____ Postal Code _____

Work Phone _____ Fax _____ Home Phone _____

E-mail _____

Home Address _____ Postal Code _____

Degrees: Academic _____

Professional _____

Membership dues for the year ending June 30, 2005

Please select appropriate category and submit fees accordingly.

Member \$25 A member is required to be a Certified Fraud Examiner. A member is eligible to vote and hold office in the Chapter, and to participate on Chapter committees

Associate \$30 An Associate is not required to be a Certified Fraud Examiner. An Associate is eligible to participate on Chapter committees.

Student \$0 Student enrolled in a degree program of a recognized college or university. Please specify course, and college or university

Please Note: For security reasons, all information supplied is subject to verification and any information found to be misleading in any way shall be grounds for denial of membership in or immediate dismissal from the chapter.

I understand all conditions of membership in the Regina Chapter of the ACFE and agree to any verification checks that might be made. I certify that I have never been convicted of a criminal offence for which I have not received a pardon.

Signed _____

Date _____

Forward applications to the attention of:

Leanne Ashdown
Sask Wheat Pool
2625 Victoria Ave
Regina SK
S4T 7T9