



December 2009

# ACFE

Association of

*Certified Fraud Examiners*

Greater Chicago Chapter

Message from the President

Board of Directors

Healthcare Reform...  
How to Surface Waste,  
Fraud, and Abuse!

Fraud Education

Face-to-Face  
News about the ACFE-Greater  
Chicago Chapter Programs,  
Events and People

[www.acfechicago.org](http://www.acfechicago.org)  
1-815-NO-FRAUD

The mission of the Association of Certified Fraud Examiners is to reduce the incidence of fraud and white-collar crime and to assist the Membership in its detection and deterrence.



## A Message from the President

Greetings Greater Chicago Chapter Members,

*"Bells will be ringing the glad, glad, news; Oh what a Christmas to have the blues..."*

With all due respect to the lyrics of one of my favorite holiday songs, this is definitely not the season to have the blues. Although we've experienced massive weaknesses within the fraud-fighting industry, we should take heart that both healthcare reform and the SEC Enforcement Division have been the topics of the major media networks and news publications throughout the USA. There's no doubt in my mind that what's to come is better than what's been.



Delena D. Spann

I wholeheartedly believe that this is the season to gear-up and hone our knowledge, skills and abilities. We should arm ourselves by enhancing our skills in the latest data analysis and fraud detection software, as well as attending informative training from various professional organizations. In spite of all our hard work, fraud has increased and continues to do so. Therefore, we must be prepared for the new opportunities that will allow CFE's to express their valuable talents. We must be proactive in an industry that is growing by leaps and bounds.

In the past few months several federal government agencies have been allotted massive amounts of funding to enforce criminal investigations of mortgage and corporate fraud, cybercrimes and securities fraud. Several years ago I had the opportunity of participating on a joint investigation of mortgage fraud with the FBI Mortgage Fraud Task Force. I must admit that it was my first experience with a mortgage fraud investigation and I found it to be rather intriguing. I hadn't seen so much paper in all of my professional and personal life. A plethora of boxed documents awaited each individual assigned to the case.

I and a few others looked at the boxes and wondered what we had gotten ourselves into. It was a scary thought, but somehow we all knew that this case would be overwhelming and long lasting. We made a decision that we would see it to the end and secure restitution—if anything was left—and all suspects involved being prosecuted to the fullest extent of the law. After two years of traveling back and forth to assist with the investigation it finally came to an end, and the outcome was successful. It takes determination, diligence and patience to find your way within the fraud-fighting industry. For those new to the field, your level of expertise doesn't

*continued...*



2



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happen overnight—it takes time and effort. And for those who've been in the industry for quite some time—I know that you've seen and heard it all. Having said that, we must be willing to share our experiences to those who are new in the game.

I'm looking forward to the new SEC Enforcement Division and the Commodities and Futures Trading Commission opportunities that will arise. Equally, I am looking forward to the challenges and opportunities that will present themselves to my employer, the U.S. Secret Service, one of the agencies that received some of the monies allotted for our financial crimes division. Especially exciting is our newly created mortgage fraud group. A recent news article in the Wall Street Journal stated that the FBI is straining in this area—they are overwhelmed with cases. Thus far, they've done a great job; however, by allowing other agencies to jump into the fray, the fight against mortgage fraud will only get more successful. In addition, the Department of Homeland Security plans to hire at least 1,000 cyber crime specialists & analysts in 2010. The fraud fighting industry is coming into its own and is emerging stronger than ever.

Fraud scams and schemes are more sophisticated than years past, but we must not shy away from the intricacies of the scams. As the schemes evolve, so must we as fraud fighters. It's not in our nature to sit back and be complacent; a fraud fighter must be just that—fighting until the scheme has been uncovered and the perps are exposed. There's so much to learn—but with the right tools the odds should all be in our favor. I'm sure that we're more than ready. The rise of fraud in our great city of Chicago has surpassed even the "good old days" of corruption. So, what do we do now?

In the 2008 Occupational Fraud & Abuse Report it is noted that the greatest fraud increase comes from individuals embezzling funds from their firms. I can't say that I thought we were well over this—but I will say we will always have work to do. If the debacles of some of the world's largest fraud schemes in U.S. History haven't taught us something this past year—it should be noted that fraud fighting is the best business to be in right now. In other words, the 21<sup>st</sup> century is going to be good for the fraud fighter.

Let's not be discouraged with knowing that scammers who engage in fraud often display characteristics commonly attributed to good citizens and even good leaders. The fraudsters strategize with vision; they motivate and develop others to want to follow their lead. Scams have been around as long as there have been people to be fooled. Fraud is as old as the Bible and as common as the cold. We can win this fight.

I encourage each of you—CFE's, Associate CFE's and students—to serve as examples of the anti-fraud industry. We must be the ones who set the tone of ethical behavior, apply requisite skills in writing and analyzing, and

*continued...*



3



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## About ACFE Newsletter

The ACFE Greater Chicago newsletter is published quarterly. Submissions to our newsletter must be sent to the Newsletter Editor for consideration by the deadlines stated below. This is the official publication of the ACFE Greater Chicago Chapter. All rights reserved.

Deadline for Information and Print Schedule. Dates are subject to change:

3.1.10 for 4.15.10  
 6.1.10 for 7.15.10  
 9.1.10 for 10.15.10  
 12.1.10 for 1.15.11

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enhance our knowledge by the excellent training provided by ACFE National. We are sure to be the leaders; we are fighting against those who are wrecking havoc and destruction; we are building a foundation for those to come in joining us in preventing and detecting fraud in 2010.

As we come to a close, congratulations to all Illinoisans who've received their "CFE" certification this year. You are to be commended!

Our last chapter event for the year was our holiday luncheon on Tuesday, December 8<sup>th</sup> at Maggiano's Restaurant in Downtown Chicago where the topic was "Ethics Reform in Illinois, presented by David L. Wells, Executive Inspector General for the Office of Treasurer.

Please [www.acfechicago.org](http://www.acfechicago.org) for additional information on local chapter events.

## Our 2009 vision remains: "Let's Go Shopping for Fraudsters"

Best Regards,

*Delena D. Spann, M.S., CFE, CCA*  
 President, ACFE Greater Chicago Chapter  
 \*ACFE Board of Regents

On behalf of the ACFE Greater Chicago  
 Chapter Board of Directors

*We wish you and yours  
 a Merry Christmas!*



Together, Reducing Fraud Worldwide



4



## Healthcare Reform... How to Surface Waste, Fraud, and Abuse!

By Rebecca S. Busch, RN, MBA, CCM, CBM, CHS-III,  
FIALCP, FHFMA, CFE



Rebecca S. Busch

Did you know that most of our government programs are managed by an accounting method referred to as the cash method? What it means is that revenue or cash is not recognized until it is received. This presents a huge risk in misrepresenting the picture of an organizations operation and distorts real income.

The more appropriate accounting method to realize a true picture of an organizations health is the accrual-based accounting method. This method recognizes income when goods are provided/sold or when a service is rendered. Under the cash method, an expense is recognized when it's paid. Under the accrual method, an expense is recognized when the business is obligated to pay it.

The only government report that is generated on the concept of accrual accounting is an annual report that is issued entitled "The Financial Report of the United States Government."<sup>1</sup> If you really want to understand how much we really are in trouble read the 2008 report. When you utilize the accrual method, the numbers tend to reflect the true operating health of the business unit. Income can be distorted by holding off payment of bills to increase the bottom line or the manipulation of when payments are posted.

On a more serious note – we do not even have an inventory of US assets documented. Think about the value of assets currently owned by the government. How can we make a business decision without understanding our real numbers and not knowing the value of our assets? This is further insult to our already open wounds.

Let's think about this. Can we at minimum agree to apply basic business concepts in how we manage and report money expenditures in healthcare? How can we begin to make a sound business decision if the information we are relying upon is not kept in a way that the information can be discerned? Please remember the words of President Thomas Jefferson to Treasury Secretary Albert Gallatin in 1802 "We might hope to see the finances of the Union as clear and intelligible as a merchants books, so that every member of congress and every man of any mind in the union should be able to comprehend them. To investigate abuses and consequently control them."

If I asked you to look at your household budget and reduce by 10% most likely you would list what you are paying out into several categories. For example, mandatory expenses such as the mortgage, rent, taxes, and utilities. Discretionary expenses like entertainment and shopping for those extra pair of shoes. If we need to reduce \$1,000 per month we begin by isolating those discretionary expenses, the things that we could live without. If that is not a sufficient reduction to get to the \$1,000 then major decisions like reducing the mortgage by selling the house or moving to a different apartment with lower overhead needs to be considered.

In health care we have to reduce expenses however, the market in its fragmented form does not even allow the opportunity to create those mandatory versus discretionary expenditure items. In essence, any provision in the healthcare reform bill is a guessing game. It is a variance between the SWAG and WAG method. The scientifically based wild ass guess (SWAG) versus the simplified wild ass guess (WAG). We are betting on the attributes selected in the reform package will be the right ones!

The 2008 Report of the United States Government "The Federal Governments Financial Health" glaringly tells the story. A few highlights for serious consideration on page 9 of the report it references "KEY SUSTAINABILITY DATES." What does this mean? Look at the following critical dates:

continued...



5



- 2008 Medicare Hospital Insurance benefits begin to exceed program tax revenues.
- 2017 Social Security benefits begin to exceed program tax revenues.
- 2040 Federal Debt held by the Public surpasses historic high of 109% of GDP.
- 2080 Total Government cost is more than 3 times revenue.\*  
(\* Revenue is assumed to be the historical average of about 18 percent of GDP.)

Further on page 10 of the report is this commentary "This Citizens' Guide highlights information in the 2008 Financial Report. The Government Accountability Office's (GAO) complete audit report on the U.S. Government's consolidated financial statements can be found beginning on page 165 of the Financial Report. For FY 2008 and FY 2007, GAO issued an unqualified or 'clean' opinion on the 2008 and 2007 Statements of Social Insurance. **However, certain material financial reporting control weaknesses and other limitations on the scope of its work prevented GAO from expressing an opinion on the remaining financial statements.**" Please re-read the last statement. Process it and its implications. How can we continue to add to the deficit without sufficient internal controls to manage expenditures?

I am raising three children. All of which I have discussed the concept of setting budgets, living within your means, saving, and planning for your future. I would ask Congress to do the same for the citizens of this great country. I have five golden recommendations for Congress to consider:

1. At minimum, require all government programs, but, specifically health care programs to operate and report their financials utilizing accrual accounting methodology.
2. Any private entity providing a healthcare service or product must disclose at minimum if they utilize proprietary pricing methodologies. (This means financial transactions that are considered a secret.)
3. Every employer who has a healthcare benefit program cannot be contractually prohibited from auditing their program

4. The Stark laws currently prohibit the concept of "self dealing" among providers of healthcare services specifically professionals such as doctors. The Stark laws should be expanded to avoid "self dealing" by private insurance carriers and all vendors in the healthcare market receiving compensation from a government sponsored program. If a payer or equipment provider can generate additional income by referring a patient to a particular healthcare network in which they have a financial interest then they must disclose this conflict. No different than a provider referring services in which they will benefit financially.
5. A private carrier cannot pay less for services than any of the government sponsored programs.

The five golden recommendations are simple concepts. They will allow the traditional movements of capitalism to reconcile inequities in the market. Of greatest importance they will promote ethical conduct and rebuild integrity into the process. Integrity of information will allow us to make valuable decisions ranging from "What is really causing the increase in expenditures?" to other questions like "How much are individual patients attributing to the cost of health care resulting from their own life style choices." Finally, to a significant concept such as "How can we effectively manage the growth of healthcare not to exceed the consumer price index?" We cannot even begin if we do not at a minimum know the basis of our numbers.

#### (Footnotes)

<sup>1</sup> [www.fms.treas.gov/frsummary/index.html](http://www.fms.treas.gov/frsummary/index.html)  
"Summary of the 2008 Financial Report of the United State Government"

*Rebecca Saltiel Busch, RN, MBA, CCM, CBM, CHS-III, FIALCP, FHFMA, CFE, President and CEO of Medical Business Associates, Inc. Westmont Illinois a healthcare consulting and audit firm. She may be reached at [bbusch@medbizassociates.com](mailto:bbusch@medbizassociates.com) or 630-789-9000 x5011 Author of Healthcare Fraud Audit & Detection Guide and Electronic Health Records An Internal Control and Audit Guide both published by Wiley & Sons.*



6



## Fraud Education

By Peg Berezewski, MA, MS, CFE, CPA

Time flies when you're having fun. The academic year is almost half over although it seems like only last week when the first few leaves were falling and school had just begun. The graduate students in my Fraud Detection and Prevention course have taken their finals and are ready to incorporate all the things they have learned during the quarter into their careers.

Students working in audit have developed a new set of "red flag" awareness; students working in taxation gain a new understanding of the importance of ethical behavior in business; for those in management positions, a new perception of how to encourage ethical behavior and stop fraud before it begins. And for a few students, a new world of career possibilities has been opened. Every fraud class I teach touches some students in a way that is almost magical to behold. They know deep down that fraud detection is their calling. They join the ACFE and order the CFE prep before the class is even over. Within the next few months they are calling me with the good news that they are now Certified Fraud Examiners. Cool!

During the course, we discuss the various career opportunities related to fraud detection. We have guest speakers, such as Delena D Spann, CFE and Dan Sprehe, CFE, come in to help the students explore the possibilities and share their experiences. Now all the students really need is to begin networking with working professionals and participating in our local chapter as well as attending ACFE educational programs.

To this end, the Board of the Greater Chicago Chapter has begun to reach out to students in our Chicagoland area colleges and universities to become actively involved in their pursuit of anti-fraud careers. We are forming a **Young Professionals Advisory Committee** of selected students who will help us reach out to the many students and recent graduates interested in fraud detection as a career to help them in this process. These young people

will be active in our chapter meetings and will advise the Board on the issues that are important to those beginning in fraud detection careers. They will also advise us as to the types of services that we can provide to help them with career goals. After the winter break, I will be contacting professors at area institutions to recommend their best students to join in this advisory committee.

While academia takes a much-needed break for the holidays, educators have time to reflect before the long winter days of the next semester start again in January. We need to begin thinking of those promising young people who can join our ranks as fraud professionals.

Meanwhile, for those of you who are working professionals — if you know of someone who might be interested in and committed to joining the Young Professionals Committee, please feel free to email me with their information. We welcome new members who would enjoy networking with the professionals in our chapter. We especially encourage women and minority students to participate. Please email me at [mberezewski@robertmorris.edu](mailto:mberezewski@robertmorris.edu). I will be extremely happy to hear from you.

As a reminder, it is up to all of us to spread the word about fraud detection as a career, and most importantly help the cause by mentoring students, providing them with internships, and inviting them to participate in our chapter activities. The war against fraud will always continue. Let's make sure there are plenty of new recruits to fight the good fight.

With that said, I would like to wish everyone a Merry Christmas, Happy Hanukkah, Feliz Navidad, Happy Kwanza, Happy Al-Hijira, Season's Greetings, Happy Holidays, and a Joyous and Peaceful New Year.

*Peg Berezewski is an associate professor at Morris Graduate School of Management, and Accounting Curriculum Chair at Robert Morris University. Peg currently serves as Secretary of the Greater Chicago Association of Certified Fraud Examiners board. She has never caught a bad guy—but her students will.*



7



## Face-to-Face News about the ACFE-Greater Chicago Chapter Programs, Events and People

By Dave Marshall, MBA, CISA, CFE, CFS



Dave Marshall

### Holiday Luncheon - Tuesday 12/8/09 at Maggiano's-Chicago

The Greater Chicago Chapter of the Association of Certified Fraud Examiners was pleased to present its annual Holiday Luncheon event and guest speaker, **David L. Wells, CFE**, Executive Inspector General's

Office for the treasurer of the State of Illinois. Mr. Wells discussed the importance of the ethics reform in Illinois government since before the conviction of former Governor George Ryan. In 2002, upon inauguration, former Governor Rod Blagojevich capitalized on his self-proclaimed status as an "ethics reformer" pushing through the State Officials and Employees Ethics Act of 2003 proclaiming the Ethics Act to be "the end all and be all for reform in state government". Mr. Wells' discussion addressed the inequities of the original Ethics Act of 2003; and where ethics stands in state government today with the passage of the many reform statutes in the last legislative session.

### About Our Holiday Luncheon Speaker

Mr. Wells was initially nominated and confirmed by the state Senate to the position in March, 2004; he was subsequently confirmed to a second term by the Senate on May 29, 2008. Mr. Wells possesses 38 years experience in public law enforcement, 32 years supervising and investigating white collar and political corruption crimes. He began



his career as a sheriff's police officer moving to investigative management positions within the Illinois State Police; the Illinois Departments of Revenue and State Fire Marshal; the Cook County State's Attorney's Investigations Bureau and the Office of the Cook County Inspector General prior to assuming his current position.

Mr. Wells holds baccalaureate degrees in law, business administration and urban studies; he holds a masters degree in criminal justice administration and is a graduate of the University of Louisville's **Southern Police Institute**. He is a Certified Inspector General; a Certified Fraud Examiner (CFE) and state Certified Arson Investigator. He has served as an adjunct instructor for the National White Collar Crime Center and has presented to various federal, state and local law enforcement agencies, fire service agencies and professional organizations.

### Recap of Meeting – Friday 10/16/09

We had a turnout of over 50 chapter members, colleagues, students and friends. Our guest speaker was **Linda Spencer**, President of LS Spencer and Associates. Ms. Spencer presented "Behavioral Profiling for Pre-Employment Screening and Forensic Investigations".

Linda Spencer a certified Graphoanalyst and President of LS Spencer and Associates. She has provided behavioral profiles through handwriting analysis for over 27 years. She has assisted in cases involving suicide notes, graffiti, cold cases, threat assessment, criminal profiles, and workplace violence. Her clients include corporate human resource departments, small business owners, public and private agencies, hospitals as well police departments, security professionals, attorneys and private individuals.

In addition to providing client services, Linda lectures and conducts seminars and workshops on handwriting analysis and behavioral profiling for police departments, legal professionals and loss prevention managers throughout the year. She

continued...



8



recently presented a program on *Behavioral Profiling for Violence Potential through Handwriting Analysis* to the Illinois Chiefs of Police Association. She also teaches an introductory course to Graphoanalysis through Elgin Community College.

Her education includes a B.S. from Upper Iowa University, Des Moines, Iowa (Magna Cum Laude) and a M.S. in Human Services from National-Louis University, Wheaton Illinois, Certification from The International Graphoanalysis Society and a certificate of highest merit from the Forensic Linguistics Institute, UK.

### Recap of Meeting – Friday 9/11/09

We had a turnout of about 60 chapter members, colleagues, students and friends. Our guest speaker was **Colin Sheppard**, Incident Response & Forensics Practice Manager, from SpiderLabs at Trustwave. Mr. Shepard presented "Payment Card Industry Compliance, Fraud and Security".

Colin Sheppard is the Incident Response & Forensics Practice Manager within Trustwave's SpiderLabs. He has over a decade of information systems and security experience. In his role at Trustwave, he leads the Incident Response and Forensics Team. As a Qualified Incident Response Assessor (QIRA) for all five major credit card brands, his team at Trustwave is responsible for performing some of the largest credit card data breach investigations in history. His team has performed over 500 data breach investigations worldwide.

Mr. Shepard often presents on current threats and technology seen as part of incident response and forensic investigations. His team frequently contributes to security events, such as SANS, Defcon, and Black Hat. He holds a Bachelor's in Business Administration and is a Certified Information Systems Security Professional (CISSP) and PCI Qualified Security Assessor (QSA). We were pleased to have Mr. Shepard present this technical topic in an understandable way.

### Hosting or Sponsoring a Meeting

Would your company, agency or organization would like to host or sponsor an ACFE-Chicago event? This could be done either by providing meeting space or by making a small financial contribution to the Chapter. An ideal meeting space would be a facility that can seat up to 100 people classroom style and allow for food and beverage.

In return for your sponsorship, the Chapter would advertise your company in our newsletter, web site and e-mail correspondence, and allow you're a representative from your company to present a marketing overview to the audience. Please contact me for details.

### 2010 Meetings Program

We are assembling our 2010 program and intend to bring you the best speakers in their respective fields of fraud examination. Relevant topics include "The Psychology of Fraud", "Financial Data Analysis", "Computer Forensics", "Identity Theft" and others. The ACFE National Office is also planning to hold several training classes in Chicago in 2010. Check the Chapter web site at <http://www.acfechicago.org> and the National web site at <http://www.acfe.com> for the latest schedule. We will send out e-mails with the latest Program information.

### Topics and Speakers Needed for 2010 Program

Our goal is to bring you high-quality speakers that deliver topics pertinent to our profession. We are soliciting topics and speakers for our 2010 program. Do you have an interesting story or case that you would like to share with your colleagues, or do you know someone that would like to do this? Help us spread the word about preventing and detecting fraud. Please contact me and let me know your suggestions for topics and speakers.

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9



### Need a Speaker?

Do you need a guest speaker for your company, organization, university or association? There are a number of us on the ACFE-Chicago Board of Directors as well as members who will present a variety of topics on fraud and the ACFE for no charge. Contact me for details.

### Membership Drive

Help us to remain an active and viable chapter. Help us continue to bring you informative, high quality Continuing Professional Education programs. Help us support our mission of fighting fraud!

We encourage you to join or renew your membership in the both the ACFE National and the ACFE Greater Chicago Chapter. This can be done through the web sites of [www.acfe.com](http://www.acfe.com), [www.acfechicago.org](http://www.acfechicago.org) or by contacting Dan Sprehe, our Membership Director.

### Board of Directors

Here is your Chicago Chapter Board of Directors. We are here to serve you. Feel free to contact us with any questions, concerns or advice.

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### 2009 Program Schedule

Here is a list of our 2009 Program.

3/4/09 – 3/6/09 *Completed.* ACFE National Training in Chicago: "The Legal Elements of Fraud Examinations" and "Professional Interviewing Skills"

3/13/09 Friday *Completed.* ACFE Chicago Chapter Meeting: "Financial Institution Fraud"

4/17/09 Friday *Completed.* ACFE Chicago Chapter Meeting: "Insurance Recovery for Corporate Fraud"

5/15/09 Friday *Completed:* ACFE Chicago Chapter Meeting: "Embezzlers, Extortionists and Thieves: Using Computer Forensics to Protect Company Digital Assets"

7/12/09 – 7/19/09 *Completed:* 20<sup>th</sup> Annual ACFE Fraud Conference & Exhibition; Bellagio Hotel, Las Vegas

7/24/09 Friday *Completed:* ACFE Chicago Chapter Meeting: Social Event: "Monitoring Financial Transactions for Fraud"

8/24/09 – 8/27/09 *Completed:* ACFE National Training in Chicago: "CFE Exam Review Course"

9/11/09 Friday *Completed.* ACFE Chicago Chapter Meeting: "Payment Card Industry Compliance, Fraud and Security"

10/15/09 Friday

*Completed.* ACFE Chicago Chapter Meeting: "Behavioral Profiling for Pre-Employment Screening and Forensic Investigations"

12/8/09 Tuesday

*Completed.* Holiday Lunch at **Maggiano's Banquets Restaurant, 111 West Grand Ave, Chicago;** **Keynote Speaker: David L. Wells,** Executive Inspector General, Illinois State Treasurer's Office