1. According to the case in the article, “The overlooked factor: Invoice factoring is highly susceptible to fraud,” Smith Advertising:
   A. Bribed bank officials so they’d alter records to show positive balances.
   B. Fraudulently used “bridge,” or short-term, loans to raise money.
   C. Despite its fraudulent behavior, had plenty of money and legitimate ways to come up with the owed $4.6 million.
   D. Embezzled $1.6 million from another advertising company.

2. According to the sidebar, “Lower-level employees sucked into Smith Advertising frauds,” on page 20, which of these isn’t a quote from the firm’s employees during interviews:
   A. “I knew it was wrong, but I had a family to support.”
   B. “Once you create that first fake invoice, you are in it.”
   C. “It is his business; you do what he tells you to do.”
   D. “It was just temporary until we turned things around.”

3. According to the article, “‘A wink and a nod’ can’t rename high-tech government bribes,” Raushi Conrad:
   A. Was a brusque and distant IT manager.
   B. During his first investigative interview, admitted conflicts of interest.
   C. Embezzled $465,000 from his agency.
   D. Was sentenced to 48 months of confinement in federal prison and ordered to repay more than $1 million in restitution.

4. According to the article, “‘A wink and a nod’ can’t rename high-tech government bribes,” the tipster said that Conrad, who owned two fast-food chicken restaurants, was receiving some construction work paid for by Team America’s owner.
   A. True.
   B. False.

5. According to the article, “Benford’s Law still works,” Benford’s Law:
   A. Identifies real numbers within data sets.
   B. Isn’t applicable for category variables.
   C. Is a statistical method for detecting any manual intervention in an otherwise automated operational transaction activity.
   D. Works only with data sets that contain at least 6,000 records.

6. According to the sidebar, “Legal grounding and evidence in a court of law” on p. 38, Benford’s Law might not pass the test of best evidence in a court of law and could require further analysis and interpretation of data to develop corroborative evidence.
   A. True.
   B. False.

7. According to the article, “Daphne’s message lives on,” Daphne Caruana Galizia:
   A. Exposed Maltese corporate corruption as a reporter for the newspaper, “Malta Today.”
   B. Wrote the blog, “Running Commentary,” which still regularly attracts more views than the combined circulation of all of Malta’s newspapers.
   C. In January 2016, wrote in her blog about a mystery company in Monaco called 21 Purple Limited.
   D. Her last revelations pointed the finger at an infamous Latvian oligarch with connections to Maltese government officials.

8. According to the article, “Daphne’s message lives on,” Matthew Caruana Galizia said:
   A. “My mother was the only journalist who connected all the dots in Maltese governmental corruption.”
   B. “Instead of focusing on the details of crime or the lower level of crime, she focused on what enables it. What enables large-scale fraud.”
   C. “Her killers thought her investigative efforts died with her. Instead, they have intensified.”
   D. “The intimidations my mother and my family faced made her fearful to publish anything that might put a target on her back.”

9. According to the article, “Fraudsters are exploiting blockchains and digital currencies”:
   A. Blockchains finally have a central regulator.
   B. OneCoin cryptocurrency allegedly only existed in the minds of its creators and co-conspirators.
   C. Despite all the hype, blockchains don’t show great promise as digital ledgers.
   D. The SEC views blockchain tokens strictly as securities — not currencies.

10. According to the article, “Fraudsters are exploiting blockchains and digital currencies,” regardless of its touted immutability, predatory fraudsters — beyond offering Ponzi cryptocurrency schemes — are finding gaps in the armor.
    A. True.
    B. False.