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1. According to the article, "Fraud and the North Korean cyber-threat," who's part of the Lazarus Group?
  - A. It's a general term for North Korea that doesn't involve specific actors.
  - B. Different subgroups, including Dark Seoul Gang and Guardians of Peace that have particular motives, such as fundraising or basic sabotage.
  - C. A group of individuals intent on hacking Sony Pictures and no one else.
  - D. Unsophisticated criminals targeting technology that's seldom used with limited commercial interests.
2. According to the article, "Fraud and the North Korean cyber-threat," why is the Lazarus Group years ahead of authorities?
  - A. They have spies everywhere.
  - B. The technology it uses is light years ahead of anything developed in the U.S. or Europe.
  - C. It's remarkably adept at understanding how to time the movement of their stolen funds.
  - D. It has recruited tech experts from Silicon Valley.
3. According to the article, "Internal whistleblowing," what's an internal whistleblower?
  - A. Someone who's too afraid to report their concerns to anyone.
  - B. An individual who only reports their concerns to law enforcement agencies within the U.S.
  - C. There's no difference between an external and internal whistleblower.
  - D. An employee who reports their concerns only within their employer's organization.
4. According to the article, "Internal whistleblowing," basic cost-benefit analysis shows that employers with robust reporting systems experience lower government fines and lower losses from lawsuits.
  - A. True.
  - B. False.
5. According to the article, "Catching health care fraud with statistical graphics," what's one of the factors that makes it difficult to identify fraudulent claims in the Medicaid system?
  - A. Patients having too much control over reimbursement claims.
  - B. Medicaid claims only cover a limited number of diagnoses.
  - C. The sheer volume of health care reimbursement claims that allow fraudsters to hide their wrongdoing.
  - D. Too many additional reviews of reimbursement claims.
6. In the article, "Catching health care fraud with statistical graphics," what's an advantage of the statistical graphics approach to locating billing outliers?
  - A. Multiple providers can be compared with peers in a very short period of time.
  - B. It eliminates the need for further steps in an investigation.
  - C. It summarizes data that goes back hundreds of years.
  - D. It shows every legitimate reason for any changes without the need to consult doctors.
7. According to the article, "Pirates of the North Atlantic," how did Carlos Rafael use a regulation loophole in the NOAA reporting process?
  - A. He only caught fish like haddock, which is an abundant species subject to high quotas.
  - B. All of his seafood dealers were separate entities that he wasn't involved with.
  - C. He took direct ownership of both the catch-selling and catch-buying stages to submit faulty reports.
  - D. He undervalued his seafood company and never revealed details of his scam.
8. According to the article, "Pirates of the North Atlantic," what's the "tragedy of the commons?"
  - A. When individuals are so concerned for others that they don't use enough resources for themselves.
  - B. When individuals with access to a scarce, highly competitive public resource act in their own interest and deplete the resource to the detriment of all others.
  - C. When an abundance of resources causes stagnation in economic growth.
  - D. When competition for public resources is too low.
9. According to the article, "A matter of trust," trusts are typically used to:
  - A. Avoid taxes and nothing else.
  - B. Gain a competitive advantage in a global economy.
  - C. Increase creditors' ability to access certain assets.
  - D. Minimize or defer taxes, ensure the smooth transfer of assets from generation to generation and limit creditors' ability to access certain assets.
10. According to the article, "A matter of trust," the number of trust companies, especially bank-owned ones, has plummeted since the increase in trust fraud cases and the introduction of OECD/FATF sanctions threats.
  - A. True.
  - B. False.

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