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- According to the article, "Attack bid-rigging, price fixing and other collusion frauds," what is the common thread that runs through all three antitrust crimes?
  - All three must use special purpose vehicles in financial statements.
  - Agreements can only occur between two parties.
  - They involve an agreement between two or more horizontal competitors.
  - No agreements are required.
- According to the article, "Attack bid-rigging, price fixing and other collusion frauds," why is data analytics helpful in detecting collusion?
  - It's a traditional method of detection.
  - It enables the proactive detection of collusion and the development of key circumstantial evidence.
  - It's the only way to investigate collusion.
  - It relies on information from whistleblowers and consumer complaints.
- According to the article, "Fraud's fertile breeding ground," large firms are better able to meet supply chain challenges than small firms because large firms are more likely to reconfigure supply chains, move production closer to their headquarters or change shipping logistics.
  - True.
  - False.
- According to the article, "Fraud's fertile breeding ground," Janet McHard says supply chain disruptions might pressure car dealers to commit fraud because:
  - Demand for automobiles has fallen.
  - They're unable to source spare parts.
  - Without cars in their lots they're unable to access funding from floor-plan loans.
  - Operating costs have risen.
- According to the article, "Agents of change," the EFCC and the ICPC are Nigeria's two anti-corruption agencies.
  - True.
  - False.
- According to the article, "Agents of change," which African country has a comprehensive legal framework to counter corruption?
  - Senegal.
  - Kenya.
  - Tanzania.
  - Uganda.
- According to the article, "5 most scandalous frauds of 2021," what was the source for much of the stolen personally identifiable information (PII) used for the COVID unemployment frauds?
  - Federal employees who sold PII to fraudsters.
  - Out-of-date unemployment systems.
  - Teams of low-wage workers who were hired to dumpster dive.
  - Major cyberattacks against corporations.
- According to the article, "5 most scandalous frauds of 2021," how were DarkSide hackers allegedly able to break into Colonial Pipeline's system?
  - A business email compromise scheme that impersonated the CEO.
  - Logging into the VPN with a former employee's password.
  - A smishing attack on the CEO.
  - A corporate spy who was able to get the company's credentials.
- According to the article, "Golden opportunity," what is the advice that Golden gives to his mentees?
  - Be daring.
  - Be thorough.
  - Stay in their comfort zone.
  - Focus on international investigations.
- According to the article, "Golden opportunity," what is the key principle in differentiating the purpose of the audit and the role of the fraud examiner?
  - The fraud examination principle.
  - Fraud Triangle theory.
  - Materiality.
  - The legal threshold.



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#### CORRECTION

In the table "Enron Convictions" on page 46 of the November/December 2021 issue, we incorrectly stated that Larry Lawyer pleaded guilty to manipulating California power markets and that Richard Causey's plea was conspiracy, wire fraud and securities fraud. In fact, Lawyer pleaded guilty to subscribing to a false tax return, while Causey's plea was only securities fraud.

them. For example, you can explain how their association with the company may harm their professional standing, and by cooperating they inoculate themselves from future criticism. If the whistleblower isn't averse to publicity, you may also emphasize how they'll be framed as the hero of the story, which could lead to more demand for their expertise in their field.

### With this knowledge, you can quickly pivot

These profiles aren't exhaustive, nor will every whistleblower fall neatly into one of the four groups. But they provide starting points to craft your pitches, and they'll test your assumptions against whistleblowers' words and adapt them if you at first don't persuade them. For example, your background investigation finds that a potential witness was a mid-level manager for three years before their boss terminated them after they repeatedly complained about what they felt was unethical behavior. You may begin an interview under the assumption that the potential witness is an Avenger, but then they seem uncomfortable with the thought of being dragged into the middle of the case. And when they talk about their experiences, they focus on the plight of their team. You then realize they might be a Samaritan and easily shift the theme of the interview to be about them helping you identify institutional reforms. At the same time, think about your experiences, the type of protagonist you might be and how this may influence how you interact with the type of whistleblower sitting across from you.

Whistleblowers are a vital component of many investigations, but you may have to form more complex relationships with them than traditional interviewees to manage them. You won't have regular incentives to offer them, so you must try to understand their intrinsic motivations. The Narrative Action System provides a map for you to plan your approaches and landmarks you can correct if you find yourself off course. For more information, see the 2009 book, "Investigative psychology: Offender profiling and the analysis of criminal action," by Canter and Youngs, John Wiley & Sons.

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