1. According to the article, "Mirage buildings," when are Ponzi schemes often exposed?
   A. When the economy is doing well.
   B. Only when someone blows the whistle on a scheme.
   C. During economic downturns.
   D. When computers are used to detect irregularities in owners' investments.

2. According to the article, "Mirage buildings," what is the type of inquiry that the authors say is required of real estate investments?
   A. Methodical inquiry.
   B. Targeted inquiry.
   C. Open inquiry.
   D. Guided inquiry.

3. According to the article, "Wirecard's whistleblower," Pav Gill says that two anonymous tipoff calls warned him not to go on a business trip to which city?
   A. Cairo.
   B. Hong Kong.
   C. Istanbul.
   D. Jakarta.

4. According to the article, "Wirecard's whistleblower," what is the law designed to give Germany's BaFin a more central role in digging into accounting violations?
   A. The German Act to Strengthen Financial Market Integrity.
   B. The German Whistleblower Act.
   D. The German White-Collar Crimes Act.

5. According to the article, "Cat and mouse," digital fraud attempts across the globe grew 23.82% when comparing the last four months of 2020 against the first four months of 2021.
   A. True
   B. False

6. According to the article, "Cat and mouse," Eric Afre, CFE, says that fraudsters have increasingly been carrying out fraudulent registrations on websites using what?
   A. Computer-generated identities.
   B. Synthetic user IDs.
   C. Other legitimate customers’ credentials.
   D. Bots.

7. According to the article, "Green gremlins," what is the term used for the practice of companies misleading the public by exaggerating or providing misleading information about their ESG efforts?
   A. Ecological lying.
   B. The green triangle.
   C. Greenwashing.
   D. Environmental coverup.

8. According to the article, "Green gremlins," what is the name of the EU rule that requires large companies to report information related to the environment, treatment of employees and anti-corruption efforts?
   B. EU ESG Rule.
   C. Provision to Report ESG Information.
   D. EU Corporate Reporting Rule.

9. According to the article, "Blowing the whistle," anyone in the U.S. can "blow the whistle" on what they believe to be improper conduct.
   A. True.
   B. False.

10. According to the article, "Blowing the whistle," what does the "good will" provision sometimes found in whistleblower legislation refer to?
    A. A law that prohibits governments from retaliating against contractors.
    B. A requirement that whistleblowers report wrongdoing with honest or good faith intentions.
    C. A provision that provides monetary awards to non-U.S. citizens who report fraud.
    D. A regulation that requires whistleblowers to report wrongdoing anonymously.

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Robert E. Holtfreter, Ph.D., CFE, is a distinguished professor of accounting and research at a university in the U.S. Northwest. He’s also on the ACFE’s Advisory Council and the Editorial Advisory Committee. Holtfreter was the recipient of the Hubbard Award for the best Fraud Magazine feature article in 2016. Contact him at doctorh007@gmail.com.

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Further reading:
“Hanging out your shingle,” parts 1 and 2, by Janet M. McHard, CFE, and Beth Mohr, CFE, Fraud Magazine, July/August and September/October 2012, tinyurl.com/yc3m4qewm, tinyurl.com/ysrfnha5.

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