

## President's Notes

by Bob Cleland, CFE



Greetings! Well summer is over the children are back in school and the Chapter is beginning a new year with a new Board. I must tell you how honored I am to have been nomi-

nated as your new Chapter President and my only hope is that I can continue to walk in those footsteps that have been here before me.

I've been involved on the Board for the past 3 years and during this time I have come to respect and admire those who have led this Chapter in the past to great accomplishments. I recently had the pleasure of attending my first Chapters meeting in Boston which was conducted concurrently with the ACFE's Annual Conference. This event is where all the other ACFE Chapters come to meet and discuss the future and assist other Chapters in their endeavor to be successful. You need to know that this Chapter is known across the country and around the world as being one of the most successful within the ACFE organization. At the meeting, Ms. Britt Wood, our current Vice-President of the Chapter, and I were continuously asked how do we do it year after year and the answer is because of you our members, and especially those who have served previously on your Board who have sacrificed their personal time in an effort to serve you and make this Chapter a success and admired by others.

Our Chapter continued its not-for-profit mission over the past year. I would like to take

a moment and give you a brief over view of the things that were accomplished by our past President Rene Brison and her Board. Once again our annual conference was sold out and people had to be turned away. This Chapter continued to show their compassion and spirit of giving by awarding \$6,000 in scholarships to 3 deserving young Middle Tennessee students who will continue their education because of your efforts.

*(Continued on page 2)*

### Luncheon Cost Reminder

**The cost of luncheons at the chapter meetings is \$10 dollars for members. Non-Members, Late Reservations, and No Reservations will be charged \$15.**

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## President's Message

*(Continued)*

Additionally, our Chapter has continued the tradition of giving back to those who are less fortunate by donating \$2,000 to Habitat-for-Humanity organizations in Robertson, Rutherford, Sumner and Wilson counties, approximately \$300 and 100 pounds of food to the 2nd Harvest food bank. We held a free day of CPE training for not only our Chapter members we also opened it up to other organizations such as AGA and IIA, in our continuing effort to enlighten and educate our community to fraud awareness and this Chapter. It is the desire of your new Board to meet, if not exceed, these same expectations.

As we begin the new Chapter year you will experience some new changes such as where our lunch meetings are being conducted. Over the past year we were able to schedule a couple of our events at the Double Tree hotel and we were impressed enough at these events to enter discussions with them to hold our luncheons there over the next year. Your current Board has already hit the ground running. Since our last meeting, the June social, we have assisted the Knoxville Chapter in establishing an ACFE Chapter, last year we assisted the Memphis Chapter. In July, one of our members, Mr. Mike Mayhan, was awarded the Outstanding CFE of the Year at the ACFE Annual Conference. Many of you know Mike and what a tremendous asset he is not only to his employer, the State of Tennessee, but also to this Chapter. Read more about Mike in this newsletter. At the end of August, beginning of September the ACFE requested that 5 volunteers from our Chapter assist them over a 3 day period with classes that will be held here in Nashville at the Gaylord Hotel and Convention Center. Once again we rose to the occasion and met their needs.

In closing, I would like to challenge all of you to get involved in the Chapter. One great way of doing this is set a goal to win the Annual Conference give-a-way worth approximately \$2,000. Next year it will be held at the Bellagio in Las Vegas – what happens in

Vegas stays in Vegas. Here are some hints on how to win while at the same time getting involved in the Chapter:

- 1) Attend the monthly luncheon meetings;
- 2) Volunteer to write the "Member Profile" in our newsletter – we need at least 7 – let a Board member know;
- 3) Write an article for our newsletter or better yet, for the ACFE Fraud magazine;
- 4) Bring in a new member or two, or three, or ?;
- 5) Speak at a lunch meeting – BTW elsewhere in this newsletter there is a note that the ACFE has issued a call for speakers – another way of attending the Annual meeting almost free – they pay travel expenses (i.e. airfare and hotel); and
- 6) Attend the Chapters Annual Conference.

This year, the points will be tallied and the winner announced at our Annual Conference, rather than the June social. This was changed in an effort to ease the winner in making travel and hotel reservations, along with signing up during early registration and for the classes they would like to attend not what's left over to attend as they tend to fill up quickly.

### **Important Dates to Remember:**

**Next Luncheon** – October 16<sup>th</sup>  
**Luncheon with AGA** – November 6<sup>th</sup>  
**Christmas party** – December 18<sup>th</sup>  
**Annual Fraud Conference** – March 16<sup>th</sup> and 17<sup>th</sup> – Make plans **NOW** to attend!

## Meeting Minutes May 2008

Past-President Fred Pasteur called the meeting to order, and announced that there were a few spaces left for the June Social reservations. He then asked members to introduce their guests, and welcomed everyone to the meeting.

Fred then asked Bob McCloud, Nominating Committee Chair, to present the slate of officers and board members for the upcoming year. Members adopted the nominations, with no additional nominations from the floor. The list of nominations is attached.

Bethany Dorris announced the Bob McCloud was the winner of the chapter points competition, winning a trip to the ACFE's 19th Annual Fraud Conference.

Fred asked Daniel Porter to draw a name from the list of individuals who had expressed interest in winning a CFE Exam Review Course. The winner was Zachary Nixon.

Fred then introduced Windle Morgan, CFE, CPA, Chief Internal Auditor at Central Parking, who presented a program about Fraud Cases at Central Parking. Fred then presented Mr. Morgan with a proof set of coins from the U. S. Mint.

Tiffany Helfrich won the drawing for the door prize of \$25.

Fred then adjourned the meeting.

## September Speakers Chad Jackson

Chadwick W. Jackson is the staff attorney for the Division of Municipal Audit of Office of the Comptroller of the Treasury.



Chad spent three years as an Assistant District Attorney General in the 16th Judicial District prior to his employment with the Comptroller where one of his main duties was to handle and prosecute all white collar crimes in the district. As staff attorney to the Comptroller, he is responsible for addressing issues with local governments, utility districts, schools, and not-for-profit corporations throughout the state. When requested by a local District Attorney General, Chad is appointed as either a special prosecutor or District Attorney pro tem to handle the criminal prosecutions of those who commit official misconduct and thefts from local governments, government related entities and not-for-profit corporations.

## William W. Gibson and Andrew B. Campbell

**William W. Gibson and Andrew B. Campbell** are partners at the law firm of Wyatt, Tarrant & Combs, LLP. Together, they have worked on and investigated numerous white collar fraud cases -- notably the recent racketeering and fraud litigation arising out of the theft of over \$200 million from seven life insurance companies in five states by Martin Frankel. They have represented the Tennessee Department of Commerce and Insurance in connection with the Frankel scheme and other insurance insolvencies for over 25 years, and have acted as counsel to private corporations which have been the victim of fraud and theft -- including International Paper Company.

Mr. Gibson earned his law degree from Vanderbilt University in 1980, and a Bachelor of Science degree from the United States Military Academy at West Point. Prior to entering private practice, Mr. Gibson served as trial counsel in the Staff Advocate's Office of the 101<sup>st</sup> Airborne Division at Fort Campbell, Kentucky.

Mr. Campbell also obtained his law degree from Vanderbilt University in 1990, and a Bachelor of Arts degree from Trinity College in Hartford, Connecticut, during which time he also served as a part-time reporter for the local NBC affiliate. Prior to entering private practice, Mr. Campbell served as a law clerk for the Honorable Thomas A. Higgins (retired), in the United States District Court for the Middle District of Tennessee.

## 2008 CFE of the Year Mike Mayhan, CFE



The Certified Fraud Examiner of the Year Award is presented to a CFE who has demonstrated outstanding achievement in the field of fraud examination. This year's award was presented to Mike Mayhan, one of our Middle Tennessee Chapter Members, by Jim Ratley, ACFE President at the National ACFE Conference in Boston, Massachusetts in July.

Mike has worked for the Comptroller of the Treasury, Division of Municipal Audit, for 15 years, conducting numerous fraud investigations that resulted in the indictment and conviction of dozens of perpetrators of fraud, as well as the recovery of hundreds of thou-

sands, if not millions, of dollars. Thanks to his efforts, thousands of Tennesseans have had their faith in good government restored and have seen justice done. Mayors, members of local boards of governance, agents with the Tennessee Bureau of Investigation and Federal Bureau of Investigation, and district attorneys general across the state can provide testimonials to Mike's ongoing efforts in the war against fraud.

A perfect case in point is Mike's investigation of a misappropriation from a local school's parent teacher organization, Granberry PTO. I urge you to visit the State of Tennessee Comptroller's website and review the report for yourselves. Mike discovered that the fraudster, Julie Buchanon, not only misappropriated over \$140,000 from the PTO, but also misappropriated money from a fund set up to pay the medical bills of a young boy dying of brain cancer, Tyler Doughtie. Based on Mike's investigative audit findings, the Davidson County District Attorney General obtained indictments against Ms. Buchanon for theft and forgery.

As you undoubtedly know, the wheels of justice grind slowly. Although the investigative audit was concluded and published in March 2005, Mike continued to work with local prosecutors through adjudication and sentencing in 2007, utilizing not only his skills and training as a fraud examiner but also his knowledge of psychiatry, to advise the prosecutor and provide crucial factual and expert testimony at sentencing that resulted in a fifteen year sentence for Ms. Buchanon. Simply put, his work did not end with the publication of a report or an indictment. Rather, he continued to diligently pursue the case and aid the local DA in determining the truth or falsity of defense claims made by, or on behalf of, Ms. Buchanon throughout the legal process. Mike's efforts ultimately not only resulted in a fraudster's prison conviction, but also provided some measure of closure for the members of the PTO and the parents of Tyler Doughtie, who has since passed on.

In regard to the investigation and prosecution of fraud, the former assistant director of the Division of Municipal Audit was frequently

heard to say, "The great thing about the truth is . . . it's the truth." His point was simple, that the search for the truth is its own reward. Although the Granberry case provided a good measure of Mike's abilities as a fraud investigator, another case that Mike worked is equally, if not more, illustrative of what really makes Mike so good at what he does. Mike recently worked on an investigative audit of an animal shelter. Although the alleged misappropriation was much smaller than in the Granberry case, Mike's approach and diligence was the same. He didn't short-change the investigation because the dollar amount was relatively small. Instead, Mike worked tirelessly and unwaveringly to determine whether a misappropriation had occurred and, if so, who was responsible. In short, Mike is one of the very best at what he does because he intuitively understands that simple axiom, "The great thing about the truth is . . . it's the truth."

Please make sure everyone congratulates Mike on his award and the job he does for the citizens of Tennessee.

***This article was provided by Robert Allen, one of Mike's co-workers.***

## In the News

### Brooklyn executive pleads guilty in \$44M mortgage fraud

The Associated Press reported on Friday, September 12, 2008, that a Brooklyn mortgage company boss has pled guilty in a \$44 million scheme to defraud Fannie Mae. According to the article, a former owner of a defunct mortgage firm has pled guilty in New York City to the charge that he and a colleague stole \$44 million in funds from the Fannie Mae mortgage finance company. Leip Pitner entered the plea in federal court in Brooklyn on Thursday, September 11, to a charge of conspiracy to commit wire fraud. The case involves payoffs from Fannie Mae on 257 loans. Pitner, was the owner of the now-defunct Olympia Mortgage Corporation, which was involved in refinancing home-

owner mortgages for Fannie Mae. Olympia Mortgage Corporation lost its license in 2004.

### Ex-Ga Rep to Serve 63 Months for Money Laundering

The Associated Press reported on Tuesday, September 16, 2008, that a former Georgia state lawmaker has been sentenced to 63 months in federal prison for defrauding his church and for money laundering.

Lawyers for former state Rep. Ron Sailor Jr. had asked U.S. District Judge Jack Camp to sentence Sailor to 30 months on probation. A Democrat, Sailor represented parts of DeKalb and Rockdale counties in the Atlanta suburbs. The judge sentenced Sailor on Tuesday, September 16, 2008.

Federal agents arrested Rep. Sailor on December 19. They also took \$300,000 in cash that they say he planned to launder. Sailor admitted to money laundering and agreed to cooperate with authorities.

Before entering that plea, Sailor took out a fraudulent \$250,000 loan and used his southwest Atlanta church as collateral.

## Association Update

(From <http://www.acfe.com/newsletters/fraud-examiner.asp?copy=may08-cyber-crime>)

### The Sinister New Face of Cyber-Crime By Peter Goldmann

Back in ancient “cyber-history” around the period of 1995 to 2003 or so” computer and Internet crime was generally understood to refer to primitive virus, worm and Trojan horse attacks written by mischievous geeks and the occasional disgruntled employee with exceptional computer skills.

Back then, attacks benignly dubbed Melissa, ILOVEYOU, and Nimda disrupted computer usage at what today seems like very modest proportions, but at the time were serious enough to induce shock and awe among information technologists, top computer scientists, and so-called infrastructure protection experts.

#### That Was Then...

If there is a silver lining in early Internet users unpleasant experiences with malicious attacks, it is that the bad guys of yesteryear information superhighway which in retrospect seems more akin to a virtual dirt road spawned an entire new segment of the global economy. The cyber-security market has exploded to mega proportions in recent years. And in the process it has bestowed respectability on the formerly uncool brotherhood of Management Information System or MIS professionals.

Today of course, the masters of modern information security management are commonly known as IT guys. And they are cool from the get-go. They are modern-day heroes, relied upon to protect, defend and, if necessary, rescue us from an epidemic of cyber-crime, whose vast physical and financial destructiveness the on-line world is only beginning to understand.

Why all of this to-do about cyber-semantics? Simple: What started out as a rather chaotic goose chase to hunt down the virus-writers and wormsmiths of the 1990s has evolved into a richly financed worldwide call to arms of to-

days best and brightest computer whizzes against a truly scary global army of cyber-criminals.

#### Data Is Dollars

In short, what has happened in the digital world in a relatively few short years is that cyber-criminals have evolved into highly professional cyber-offenders, innovating and deploying super-stealthy malware to grab the sensitive information that businesses, universities, governments and individuals are constantly striving to lock down, while simultaneously mastering the technique of converting digital booty into big money.

Such mega-breaches as last years TJX loss of over 90-plus million customer credit card records demonstrate this dramatically. These increasingly common cyber-attacks together with the disturbingly frequent theft of data-laden laptop computers-- yield potentially immense profits from trafficking in the ill-gotten customer data. The ultimate criminal uses of this stolen E-treasure run the gamut from making fraudulent on-line purchases, opening fraudulent bank accounts, applying for loans never to be repaid... to manufacturing or marketing bogus drivers licenses, Social Security cards and other identity devices.

Importantly, these losses do not even include the potentially significant expense incurred by the victimized organizations. The research outfit, Ponemon Institute, which tracks these costs, reports that they rose from an average of \$182 per individual stolen consumer record to \$197 between 2006 and 2007. The largest component of this figure is the cost associated with lost customers and acquisition of new ones.

Thankfully, TJX-like mega breaches don't happen every day. The problem is that the fall-out from these and hundreds of thousands of

smaller attacks that do occur on a 24/7 basis collectively result in losses of massive proportions.

**Recent example:** Twenty-eight-year-old Jason Lingo of Granite City, IL was convicted of fraud for having planted himself at his local public library where he used taxpayers PC to fraudulently order expensive electronic equipment from on-line merchants, using customer names, telephone numbers, E-mail addresses, credit card numbers, verification codes and expiration codes that he allegedly purchased on the Internet.

Unfortunately, Jason is among the precious few cyber-fraudsters who got caught. For every Jason, there are untold hundreds or thousands of on-line criminals sneaking into and abusing or purchasing from other cyber-vendors--the proprietary data of as many institutional victims.

The bottom line - on-line crime is no longer just about shutting down a company's network, blacking out the computer screens of an ISPs entire customer base or hacking into a government database just to prove how vulnerable it is. Cyber-crime today is big business and it is getting bigger.

Further statistics bear out this reality. The Computer Security Institutes (CSI) recent survey results show that the three most common forms of cyber attack are (in order), insider abuse of network access, viruses and theft or loss of laptop computers. More importantly, the CSIs research indicates that while more than 95% of companies experienced virus attacks in 2001, the percentage plunged to about 50% in 2007. Meanwhile, organizations reporting having been victims of insider abuse of network access jumped from 42% in 2006 to 59% in 2007. Laptop and mobile device theft also rose in 2007 to 50% of responding organizations, compared with about 48% the year before.\*

## On Your Own

As you might expect, local, state and federal law enforcement recognizes the serious threat of computer and Internet fraud, but is woefully underfunded and understaffed to keep up with the growing population of on-line offenders.

That means that businesses, academic institutions, non-profits and other organizations must take defensive matters into their own hands.

While no organization can ever hope to be attack-proof, all too many failures to safeguard customer identifying information could have been proactively deterred. But whizz-bang anti-virus and network protection software will not adequately protect organizations especially not from internal cyber-thieves.

That's because, as Eric Cole, PhD, Chief Scientist at Lockheed Martin Information Technology & Global Services points out, it only takes one employee with access to sensitive information to get you into serious trouble.

To bolster the organizations defense against insider crime, Cole suggests that, To understand the risk, monitor your system logs of sensitive data access attempts over a month or two. Graph the statistics and share them with management to prove that whether successful or not, there are multiple attempts by employees to get their hands on confidential data every day.

Remember also that it usually takes very little to turn a loyal, productive employee into a disgruntled one with motive to exploit internal security vulnerabilities. Being passed over for a promotion, denied a pay increase, harassed by a boss or co-worker, or any number of other adverse experiences can quickly change loyalty into vengefulness.

Some of Cole's most useful information security essentials include:

- **Minimize employee access.**

Also known as least privilege, this is an obvious essential of sensitive data protection.

Most organizations fail to clearly define job roles in the context of how much electronic data employees should have access to. We call this Role Based Access Control (RBAC).

**Example:** An employee who needs access to X, Y and Z types of sensitive in-

formation may not need access to X or Z types when he or she is promoted. However, he or she may need access to L, M and N types of data in the new position. But if your IT department neglects to remove the employee's existing X and Z access, the opportunities for unauthorized access and potentially criminal use of these types of data can create an unnecessary temptation to abuse the system.

**Solution:** Continuously redefine job role descriptions as they pertain to necessary access to confidential data with the aim of eliminating as many unnecessary opportunities for abuse as possible.

- **Clearly define and enforce data classifications.**

Cole aptly points out that too many organizations err on the side of openness with their proprietary data. As a result, it is not uncommon to find data on a company's Web site that shouldn't be there.

**Solution:** Determine which specific bodies of data are top secret, which are sensitive and must be made accessible under strictly enforced access policies

and guidelines, and which are suitable for public consumption.

**Essential:** Ensure that management reviews and updates these classifications on a continuous basis to avoid situations in which, for example, data that was at one point safe to put out on the Web site could now potentially harm the company's competitive position if viewed by competitors or potential intellectual property thieves.

## The Human Element

While these and other security basics, such as encrypting all sensitive data, security event management and perimeter protection are absolute musts, management should not overlook the importance of employee awareness. It is critical to regularly provide new hires as well as existing employees with comprehensive information security awareness training, covering not only the costs of information loss, but also the details of the organization's information security policies and procedures, the seriousness of zero-tolerance violation of these protocols and clear explanation of the consequences for violating any of the organization's information security policies.

*007 CSI Computer Crime and Security Survey, Computer Security Institute, [www.gocsi.com](http://www.gocsi.com)*

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## ACFE Training in Nashville, TN

The ACFE will be holding Fraud Prevention & Interviewing Techniques for Auditors in Nashville at the Gaylord Opryland Resort & Convention Center on October 6 – 8.

### **Fraud Prevention** (Course Leader : Paul Zikmund)

ACFE Member - \$295

Non-member - \$395

### **Interviewing Techniques for Auditors** (Course Leader: Don Rabon)

ACFE Member - \$695

Non-member - \$845

On the first day of this combo, instructor-led course you will discover what you can do to better protect your company. Learn more about compliance with Section 404 of Sarbanes-Oxley as a first step for public companies. Plus, attendees receive a free Fraud Prevention Resources CD-ROM.

Over the next two days of the combo course, you will learn how to conduct more effective interviews in your audit process in order to increase your effectiveness in obtaining the truth and detecting lies and deception.

For more information, visit the ACFE website at [www.acfe.com](http://www.acfe.com)

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## 2009 ACFE Call for Speakers and Proposals

In our continuing effort to provide the best training and events possible to our members and event attendees, the ACFE invites experienced anti-fraud professionals to provide speaking proposals for future ACFE conferences.

In an effort to facilitate this process we are again soliciting proposals from our membership and fellow professionals through an online form. Please read this page carefully as it contains all of the information you will need to make an informed decision as to whether you want to proceed and submit a topic for consideration. Note that for full consideration submissions must also include your curriculum vitae (CV) and professional references; please combine these into a single document for uploading.

Our online proposal submission form divides the process into several steps so you can enter information and confirm it is correct before moving to the next step.

There are three steps to submit a Presentation:

- Provide Information about your proposal, including, title, abstract, and contact information.
- Confirm that your contact information is correct, check the proposal for spelling and clarity.
- Submit your information to ACFE for consideration.

Once all the submissions have been received for an event your proposal will be reviewed by the ACFE. The selection process follows a rigorous review and evaluation of every proposal submitted. Many more proposals are submitted than can be selected, and it is important that you include all required and relevant information to be properly and fairly considered. If selected, you will be contacted directly by the ACFE.

For additional information including the selection criteria, visit the website at [www.acfe.com](http://www.acfe.com).

## Annual Conference Contest Point System

The 20th Annual ACFE Fraud Conference is scheduled to be held at the Bellagio in Las Vegas, Nevada. Once again, the Middle Tennessee Chapter will hold its annual contest to win an all-expense paid trip to the conference. You can earn points to compete for the trip according to the following schedule. This year, Jeff Hughes ([Jeff.Hughes@state.tn.us](mailto:Jeff.Hughes@state.tn.us)) will be tracking the points earned. Please submit your points to him as you earn them to be sure you are appropriately credited.

<u>Category</u>	<u>Points</u>
Attending Monthly Chapter Meeting	1 point per meeting
Publish Article in Chapter Newsletter	2 points
Sponsoring a New Member	2 points per new member
Publish member profile in Chapter Newsletter	1 point
Contribution to "Been There, Said That, Done That"	1 point/contribution/month
Publication of Case Results	2 points
Participating as a speaker in the Chapter Speaker's Bureau	2 points per engagement
Publication of an article in the Association's <i>Fraud Magazine</i>	3 points
Attending the Chapter's 12 <sup>th</sup> Annual Conference	2 points
Service on Chapter Committee	2 points



## Chapter Officers and Board Members

President	Bob Cleland, CFE	430-2484	bcleland@resecon.com
Vice President	Britt Wood, CPA, CFE	253-2018	britt.wood@state.tn.us
Past President	Rene Brison, CPA, CFE	532-4483	rene.brison@state.tn.us
President Emeritus	Dennis Dycus, CPA, CFE	401-7871	dennis.dycus@state.tn.us
Treasurer	Mark Ingram, CFE	507-6534	mark.ingram@state.tn.us
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Member at Large	Bethany Dorris, CFE	747-5295	bethany.dorris@state.tn.us
Member at Large	Fred Pasteur, CFE	822-0548	fredpasteur@aol.com

## Committee Chairs

Website	Lew Robbins, CPA	747-5325	lewis.robbins@state.tn.us
Library	Hellens Kruszynski, CPA, CFE	401-7909	hellens.kruszynski@state.tn.us
Newsletter	Bethany Dorris, CFE	747-5295	bethany.dorris@state.tn.us
	Amy Abbott, CFE, CGFM	401-7934	amy.abbott@state.tn.us
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	Doreen Zientar, CIA	882-7179	dzientar@deloitte.com
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	Adam Gamble, CFE	747-5210	adam.gamble@state.tn.us
	Bob McCloud, CFE, CGFM	747-5210	bob.mccloud@state.tn.us
	Richard Phebus, CPA	731-881-7057	dick.phebus@tennessee.edu
Job Placement	Herman Statum, CFE, CPP, CHS-V	566-0027	macsog67@comcast.net
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Nominating	Fred Pasteur, CFE	822-0548	fredpasteur@aol.com
	Don Johnson, CGFM	532-3859	don.johnson@tennessee.edu
Training	Bob McCloud, CFE, CGFM	747-5210	bob.mccloud@state.tn.us
	Suzanne Smotherman	253-2020	suzanne.smotherman@state.tn.us

# The Examiner

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## ***Important Meeting Information***

**Luncheons are \$10.00 for members who make their reservations by COB on Friday prior to the luncheon. For members making their reservations after that time on Friday, until Thursday morning, and for members who make a reservation but do not attend or call to cancel, the cost is \$15.00. Individuals who attend without making a reservation will also be charged \$15.00.**

**First-time** guests eat free. After a guest's first visit, he or she will be charged \$15.00 for the lunch.

### **Please note that the location of the luncheons has changed.**

We will now be having the luncheons at the DoubleTree Guest Suites located at 2424 Atrium Way. The DoubleTree Guest Suites has been the location of our socials and has always provided excellent meals. For reservations, contact Bethany Dorris at 747-5295 or by email at [bethany.dorris@state.tn.us](mailto:bethany.dorris@state.tn.us).

### **Luncheon Dates (Luncheon time: 11:30)**

September 18, 2008  
October 16, 2008  
November 6, 2008  
Joint Luncheon with AGA  
December 13, 2008  
January 15, 2009  
February 19, 2009  
April 16, 2009  
May 21, 2009  
June Social (TBA)

### ***Contact Us:***

#### **Middle Tennessee Chapter Association of Certified Fraud Examiners:**

Email: [info@middletennesseecfe.org](mailto:info@middletennesseecfe.org)

Website: [www.middletennesseecfe.org](http://www.middletennesseecfe.org)

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#### **Association of Certified Fraud Examiners Headquarters:**

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