



LANSING CHAPTER OF THE ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

Announcements:

It's time to renew your LACFE membership. Keep your membership up to date to secure discounts on trainings from LACFE and associate Chapters. [Membership | \(lansingacfe.com\)](https://lansingacfe.com)

From all of us at the LACFE, have a happy and healthy holiday season!



In This Issue

**Fraud Talk Podcast:
The Future of Identity Fraud
Prevention**

Upcoming Events

**US branch data: Why you should
care about that “foreign LLC”
next door**

Book Nook

Reindeer Games



Fraud Talk Podcast

The Future of Identity Fraud Prevention - Mary Ann Miller - Fraud Talk

Mary Ann Miller, a seasoned cybersecurity and fraud expert, joins Rihonna Scoggins, ACFE Content Manager, on Fraud Talk to dissect the evolving threat landscape of identity fraud and the cutting-edge strategies organizations can deploy to combat it. Miller emphasizes the need to move beyond traditional identity validation methods, focusing instead on diverse attributes and signals to confirm authenticity. They explore the future of passwordless security, highlighting its potential to enhance both security and user experience.

<https://acfe.podbean.com/e/the-future-of-identity-fraud-prevention-mary-ann-miller-fraud-talk-episode-149/>

UPCOMING EVENTS

LOCAL:

Virtual Fraud Symposium 2024

December 4 – 5th, 2024

Learn more:

<https://my-cpe.com/virtual-events-detail/event/virtual-fraud-symposium>



MICPA Single Auditing Made Simple

December 11, 2024

8:00 am - 4:00 pm

MICPA Learning Center Troy, MI

Learn more: <https://www.micpa.org/cpe/store/course-detail?ProductId=157393&return=1~1>

ACFE Southwest Ohio Chapter - How Data Can Help You Help Attorneys

Virtual

December 13, 2024

Learn more: <https://swohacfe.org/event-5833868>

NATIONAL:

ACFE Trauma-Informed Interviewing Explained

Webinar

December 11, 2024

Learn more: [Event Details](#)

ACFE Women's Summit

In-Person or Virtual

March 7, 2025

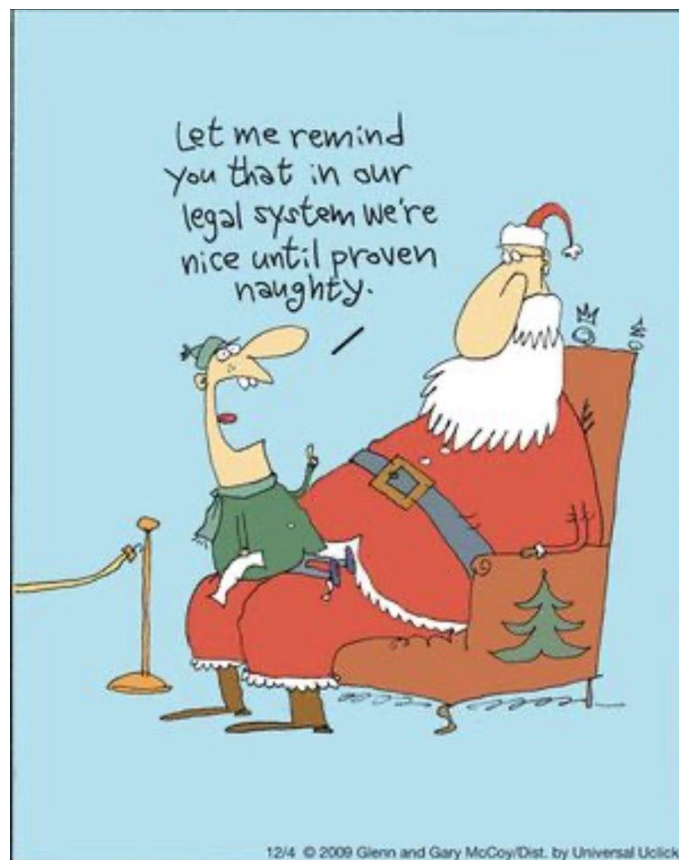
(early registration ends January 21st)

Learn more: [2025 ACFE Women's Summit](#)

ACFE Self-Study Course - Third Party Risks

Virtual

Learn more: [Product Detail Page](#)



Help me create your newsletter! If you have an event that you would like posted or if you wish to share an article, please contact Jennifer Ostwald at jenny1661@hotmail.com

US branch data: Why you should care about that “foreign LLC” next door

September 25, 2024

Jackson Torchia

<https://blog.opencorporates.com/2024/09/25/us-branch-data/>

This blog post dives into **US branch data** — a world filled with out-of-state companies, hidden business activities, and corruption red flags. By the end of it, we hope you’ll agree that knowing *where* companies do business is just as important as knowing who’s behind them.

So, what is US branch data?

Say you run a company based in sunny California, but you want to start selling your artisanal dog treats in Oregon. Rather than creating a whole new company just for Oregon (who wants to do all that paperwork right?) you just register your California-based business as a *foreign entity* in Oregon. Voilà, you’ve created a “branch”.

Enough of these “branches” exist in the US to create a figurative forest that’s just as easy to get lost in as any literal one. **US branch data** is the map you need to navigate that forest safely. It shows you where companies are operating outside of their home state.

OpenCorporates has gathered almost **5 million current branch relationships**, which means we have eyes (data points) on where these companies are setting up shop across the US. But what makes this information more than just trivia? Well, I’m glad you asked, because it’s actually super important for a whole lot of reasons.

Why you should care about branch data

Here’s where the fun begins. Branch data isn’t just an interesting collection of facts. It’s the unsung hero behind our understanding of how businesses grow, change, and succeed across different states. Here’s why:

1. **It shows the *real* reach of a company:** Company data is great for knowing who owns what, but branch data shows you where the action is happening. A company with five branches in five states is telling you, “we’re much more than just the local business our marketing department paints us as.”
2. **It lets you watch for change:** Branch data lets you know when companies stop sitting on the sidelines and start making moves. Whether you’re in sales or marketing, this helps you spot new opportunities and get ahead of the game.
3. **It helps you detect risks and red flags:** Maybe a company hasn’t kept up with its filings in certain states, or worse, they’ve quietly shut down a few branches. Branch data helps you spot these warning signs early, before they show up as headlines on your newsfeed.
4. **It gives you the full picture:** Different states require different bits of information when a company registers. By piecing together data from multiple states, you can start seeing the big picture of a company’s operations, goals, and even the stuff they might not want you to see (looking at you, offshore tax havens).

The US is a branch data goldmine

The US is kind of like the Disneyland of branch data – there's so much to explore, and every state is its own unique ride. Since companies are incorporated at the state level, it's common for businesses to register as foreign entities rather than go through the hassle of setting up a new subsidiary in each state. This means the US branch data we collect is particularly rich and revealing.

With OpenCorporates' data, you can track companies as they hop from state to state. And because each state has its own filing requirements, it's like having a patchwork quilt of corporate activity that, when put together, tells a much bigger story than you'd get from just a single filing.

Real-world uses of OpenCorporates' branch data

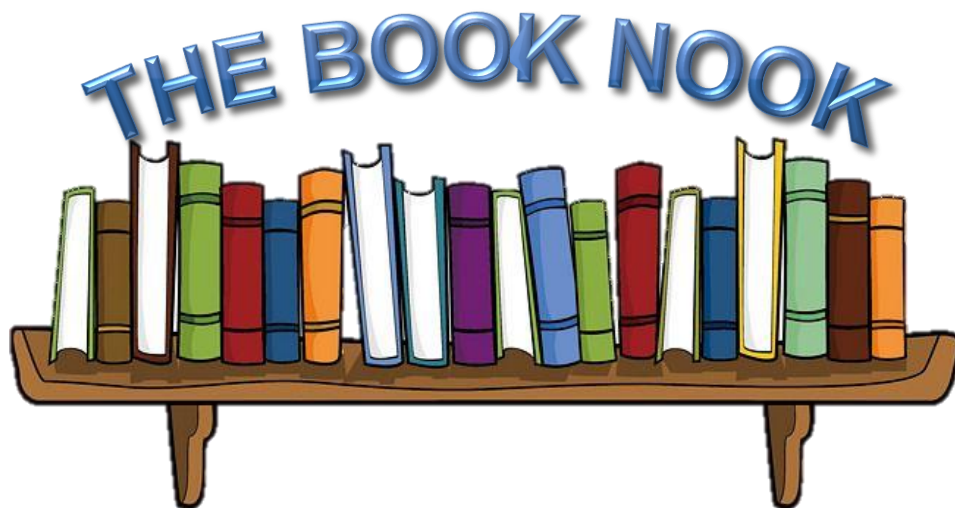
If you're still wondering how this all actually helps *you* with *your* goals, here are some practical ways US branch data can be used by different professionals:

- **Marketers:** Spot companies expanding into new states and offer your services before they've even opened the door.
- **Regulators:** Track whether companies are complying with state rules and filings. Don't let them skate by without paying their fair share.
- **Risk Managers:** Catch warning signs of struggling companies based on where they've opened (or closed) branches.
- **Investigators:** Use triangulated data to uncover shady business dealings, like sudden money flows into a state where a company isn't even registered.

Wrapping it up

Whether you're hunting for new business leads, managing corporate risk, or just curious about which companies are making moves, US branch data should be your go-to tool. It's more than just a list of filings – it's the key to understanding how businesses operate, where they grow, and, sometimes, where they hide.

So, next time you spot a "foreign LLC" in your state, you'll know there's a lot more going on than meets the eye.



When Corruption Was King: How I Helped the Mob Rule Chicago, Then Brought the Outfit Down

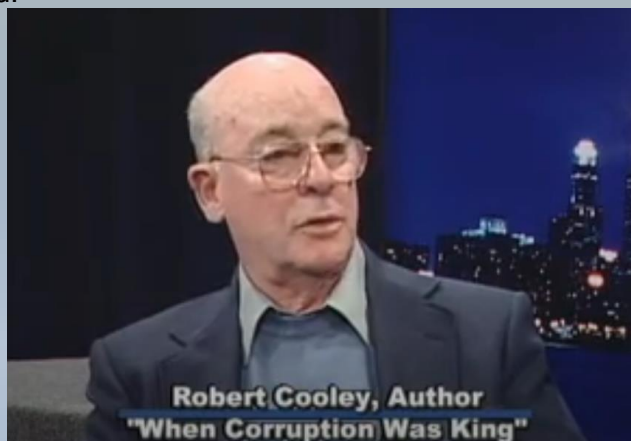
by Robert Cooley and Hillel Levin

Bob Cooley was the Chicago Mafia's fixer of court cases. During the 1970s and '80s, Cooley bribed judges, juries, and cops to keep his Mob clients out of jail. Paid handsomely for his services, he lived fast and enjoyed the protection of the men he served. Yet, by the end of the '90s, without a pending conviction, he became the star witness in nine federal trials that took down the most powerful Mafia family in the history of organized crime. *When Corruption Was King* is the story of a Mob lawyer turned mole with a million-dollar contract on his head who went back and forth between sin and sainthood—a turbulent youth, a stint on Chicago's police force, law school, and then the inner sanctum of Chicago's wiseguys. He dined with Mob bosses and shared "last suppers" with friends before their gangland executions. In a startling act of conscience, Cooley walked into the office of the U.S. Organized Crime Strike Force and agreed to wear a wire on the very same Mafia overlords who had made him a player. This book reveals the personal story behind the federal investigation that finally ended the dominance of organized crime in a great American city.

Video of the Month

[Robert Cooley author "When Corruption was King"](#)

Frank Avila interviews Bob Cooley who was the Chicago Mafia's "Mechanic"—a fixer of court cases. During the 1970s and '80s, Cooley bribed judges, court clerks, and cops to keep his Mob clients—hit men, bookies, racketeers, and crooked cops—out of jail. Paid handsomely for his services, he lived fast and enjoyed the protection of the men he served.



Reindeer Games

Dickens' *A Christmas Carol*

W	N	P	C	P	U	T	D	Y	M	I	T	N	B	K	H	V	X	D	Q	I	Y	E	K	U
L	F	B	P	X	M	P	T	F	M	L	U	W	J	A	C	O	B	M	A	R	L	E	Y	Z
X	U	S	D	Q	I	R	D	E	Z	G	B	M	W	M	I	W	J	K	D	E	I	R	H	P
B	T	N	E	S	E	R	P	S	A	M	T	S	I	R	H	C	F	O	T	S	O	H	G	J
O	D	P	G	V	L	O	W	S	L	S	D	S	R	U	Z	N	W	I	N	P	H	T	R	O
F	T	T	O	H	L	J	Q	C	C	K	E	H	K	A	G	A	N	O	Q	I	U	Y	U	J
H	V	P	O	T	E	J	M	V	L	R	P	L	G	I	J	Y	R	T	O	R	J	T	E	X
I	X	J	R	H	B	S	F	B	P	V	X	X	F	H	T	K	Q	S	E	I	Y	R	B	Q
E	M	O	C	O	T	T	E	Y	S	A	M	T	S	I	R	H	C	F	O	T	S	O	H	G
G	H	O	S	T	O	F	C	H	R	I	S	T	M	A	S	P	A	S	T	S	B	F	E	U
F	L	B	R	X	Z	R	Z	K	Q	H	O	R	I	F	C	H	J	K	R	C	X	N	O	B
J	S	N	E	K	C	I	D	S	E	L	R	A	H	C	M	R	U	C	R	H	E	E	O	M
R	H	H	Z	X	R	F	D	Z	B	N	Z	R	A	F	E	C	Z	A	G	R	E	E	D	U
U	J	F	E	C	H	N	D	H	C	E	A	K	R	Y	L	A	T	K	O	M	E	T	F	H
Z	I	Z	N	V	D	H	C	R	G	Z	J	L	O	J	D	C	H	S	O	C	G	H	G	H
H	P	B	E	J	M	M	D	N	A	L	G	N	E	T	H	G	I	R	F	B	P	G	N	A
P	L	M	B	R	T	G	L	V	E	J	D	G	A	I	A	T	Y	P	Y	Q	C	I	I	B
J	Q	Q	E	I	O	Q	Z	P	I	A	H	L	T	N	Y	N	S	S	I	G	F	E	N	K
W	C	X	J	A	S	Z	Q	C	F	H	H	F	U	L	R	E	Z	R	M	G	L	I	V	T

Charles Dickens

poverty

Ghost of Christmas Past

Ebenezer Scrooge

spirits

selfish

frighten

Ghost of Christmas

miser

generosity

Present

Bah! Humbug!

England

Jacob Marley

gifts

Ghost of Christmas

Bob Cratchit

greed

Yet to Come

Tiny Tim

To find the answer to the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list

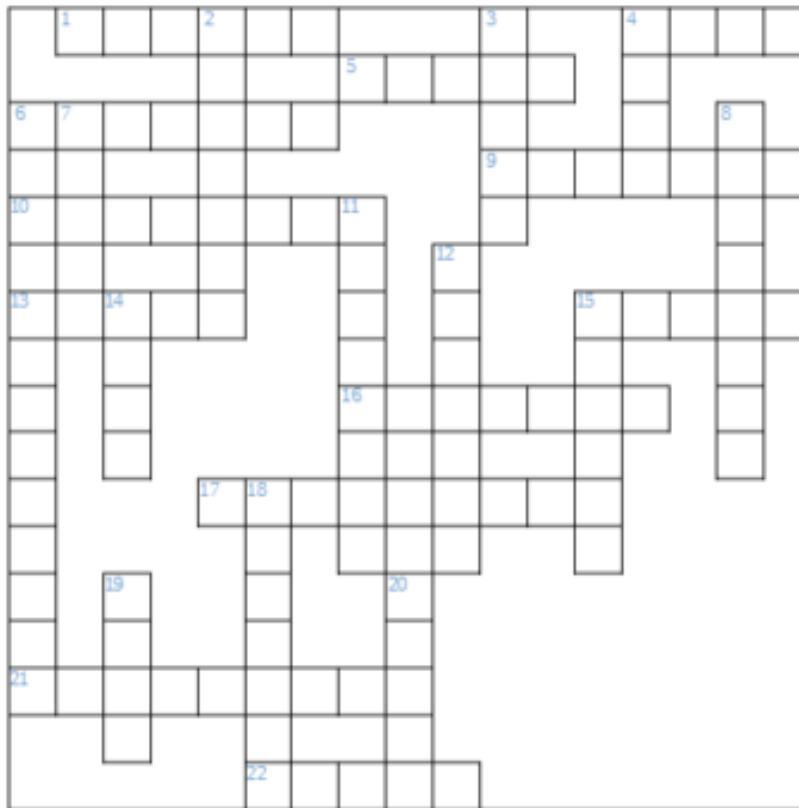
Trivia 1: In what year was Dicken's novella, *A Christmas Carol*, first published?

Trivia 2: In the story, Scrooge lost the true love of his life because of his greed and love for money. What was the first name of his "true love"?

Answer 1 : _____

Answer 2: _____

Winter

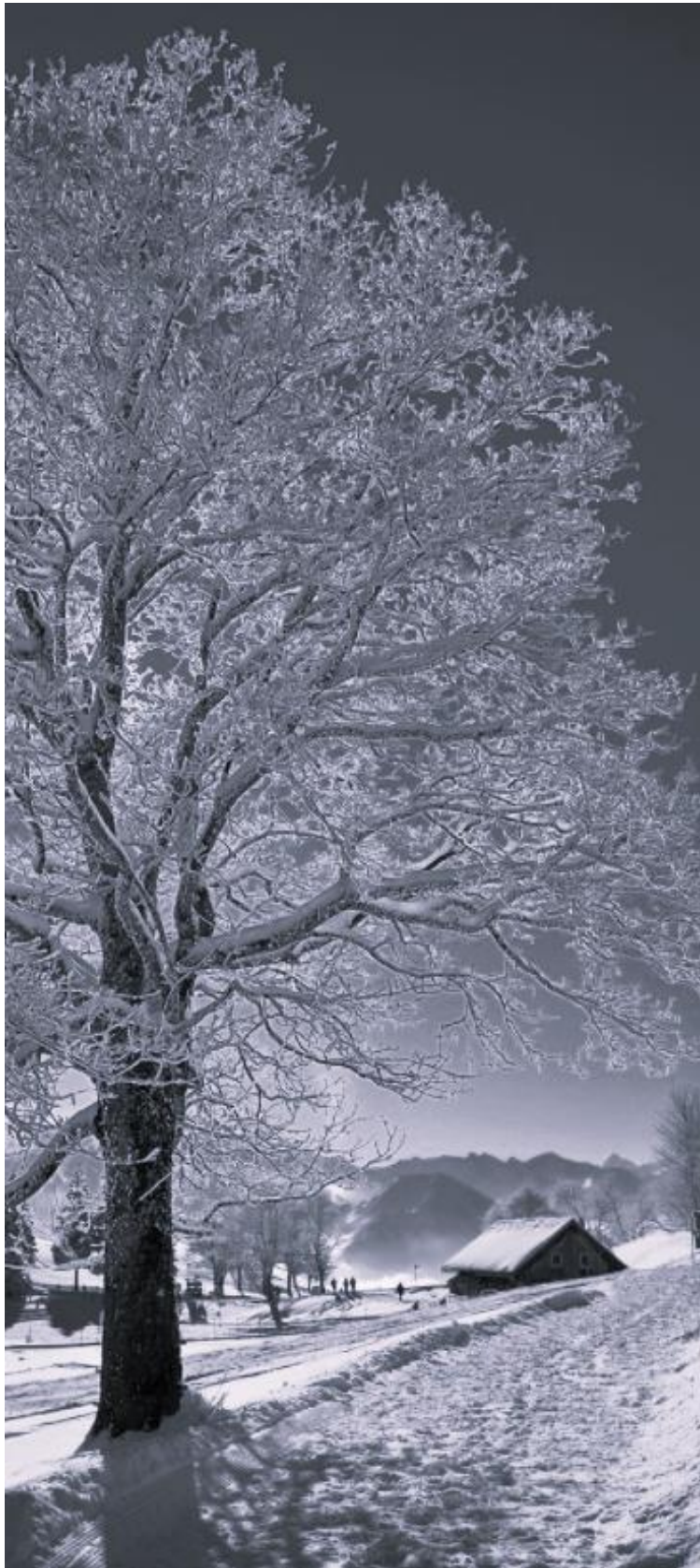


Across

- 1 Ice sport played with a puck
- 4 Fun ride down a snowy hill
- 5 Neck warmer
- 6 Change habitat seasonally
- 9 Sometimes has a carrot nose
- 10 Snowstorm
- 13 Hot sweet drink
- 15 The color of snow
- 16 Keeps your hands warm
- 17 Sleep through the winter
- 21 A unique crystal of ice
- 22 Direction birds fly for the Winter

Down

- 2 African American holiday
- 3 Jack ____
- 4 Frozen rain
- 7 House made of ice
- 8 Time off from school or work
- 11 Christmas month
- 12 Gliding on ice
- 13 Holiday of giving
- 14 Opposite of hot
- 15 The coldest season
- 18 Frozen spikes
- 19 Vehicle that clears snow from streets
- 20 Mix of snow and rain



A Friend's Greeting

By Edgar A. Guest

I'd like to be the sort of friend
that you have been to me;
I'd like to be the help that you've been
always glad to be;
I'd like to mean as much to you
each minute of the day
As you have meant, old friend of mine,
to me along the way.

I'd like to do the big things
and the splendid things for you,
To brush the gray out of your skies
and leave them only blue;
I'd like to say the kindly things
that I so oft have heard,
And feel that I could rouse your soul
the way that mine you've stirred.

I'd like to give back the joy
that you have given me,
Yet that were wishing you a need
I hope will never be;
I'd like to make you feel
as rich as I, who travel on
Undaunted in the darkest hours
with you to lean upon.

I'm wishing at this Christmas time
that I could but repay
A portion of the gladness
that you've strewn along the way;
And could I have one wish this year,
this only would it be:
I'd like to be the sort of friend
that you have been to me.