



## **CONTACT NUMBERS FOR THE 2013 BOARD OF DIRECTORS**

John Crawford	604-419-2002
John Dumfries	604-214-0337
Latika Martins	778-928-0170
David McCartney	604-605-5361
Rosanne Walters Terhart	604-646-4381
Carmen Wiechers	604-603-8893

Vancouver Chapter Committee members were appointed on February 5, 2013. We are always looking for help with the various committees. Committee members do not have to be members of the board, so let us know if there is an area where you would like to help out. Contact the committee chair directly or send an email to: [newsletter@cfevancouver.com](mailto:newsletter@cfevancouver.com)

### **ETHICS**

**David McCartney**

### **MEMBERSHIP/OUTREACH LIAISON**

**Rosanne Walters Terhart**

### **PROFESSIONAL DEVELOPMENT AND TRAINING**

**John Crawford /John Dumfries**

### **NEWSLETTER**

**John Dumfries**

### **SECRETARY**

**Carmen Wiechers**

### **TREASURER**

**John Crawford**

### **WEBSITE**

**John Dumfries/John Crawford**

## **Chapter news**

At the AGM next month we will again be looking for people to step forward to help the chapter by joining the Board of Directors. We are anticipating a number of vacancies this year for a variety of reasons. Some people cannot continue to commit for another year because of their workload, other priorities, or employment changes. Many of the current board members have been volunteering their time for several years which is commendable but a time comes when new talent is needed. Let any of the current board members know if you are willing and able to serve.

### **New Chapter Member Profile - Jade Tien**

Jade is a Chartered Professional Accountant (CPA) having obtained her designation through the CGA program of studies. She has a Bachelor of Business Administration degree from SFU, majoring in Finance and Accounting.

Jade is a manager at McLaren Trefanenko Inc. (MTI), a CGA accounting firm located in New Westminister. She first joined MTI in 2004 and her practice focuses on personal and non-resident tax. Jade works closely with the Public Guardian and Trustee of BC to advise on tax matters for their clients and performs investigative techniques to identify situations of potential fraud and financial abuse. In addition, Jade has been involved in the investigation and preparation of cases involving alleged fiduciary abuse for presentation in mediation and court.

Jade earned her CFE credentials in September 2013 and is looking forward to being an active member of the Vancouver Chapter.



### **Upcoming events:**

#### ***ACFE Vancouver Chapter:***

#### **November 27th – Training session, AGM and lunch**

Time: 8:30am to 1:30pm

Where: Terminal City Club 837 West Hastings Vancouver

Speakers & Topics (see page 3 for more information):

- David Mackay - Digital Video Evidence – When is a picture not worth a thousand words?
- Chris Galloway - The relationship between fraud and money laundering
- Teresa Mitchell-Banks – Securities Fraud Investigations

Cost: \$100 training session, AGM and lunch.  
\$40 AGM and lunch.

Details & Registration: <http://cfevancouver.com/events>

\*Speakers and topics subject to change\*

#### **December 11th - Annual Christmas luncheon**

### **Outside training opportunities:**

#### ***The Private Investigators Association of BC:***

#### **October 25th AGM 7:00 pm and**

#### **October 26th Conference 8:30am to 4:30pm**

Where: Fairmont Empress Hotel, Victoria, BC

Theme: The Future of Professional Investigation

Details and registration:

<http://www.eventbrite.ca/org/4501466225?s=16634315>

### **Outside training opportunities:**

#### ***IIA Vancouver Island Chapter:***

#### **October 25<sup>th</sup> - 2013 Fraud Awareness Program**

Time: 8:00 am to 4.30 pm

Where: Union Club of BC - 805 Gordon Street, Victoria, BC

Speakers & Topics:

- Linda Murray - Pull Yourself (and your investigation) Together
- Andrew Cowan - Narrative Evidence Reports and Major Case Management
- John Yuille - Approach to Evaluating Truthfulness
- Steven Johnston - CFPOA review and Electronic Evidence Discussion
- Colin Cree - Current Issues and trends in Digital Investigations

For more details and to register:

<http://www.gifttool.com/registrar/ShowEventDetails?ID=1902&EID=14715>

#### ***IIA Vancouver Chapter:***

#### **October 31st & November 1st – Training seminar**

Time: 8:30 am to 5:00 pm

Where: WorkSafe BC 6951 Westminster Highway,  
Richmond, BC

Topic & Speaker:

Mike Jacka - Communication Skills for Internal Auditors  
and Audit Report Writing

For details and to register:

<http://www.gifttool.com/registrar/ShowEventDetails?ID=1913&EID=15765>



## **November 27<sup>th</sup> training session speakers**

### **David McKay**

David McKay, a licensed security consultant, is principal owner of Blackstone Forensics Ltd. He is also the program coordinator for the BCIT Forensic Science & Technology Program and instructor of BCIT's CCTV & Forensic Examination course. During his time as a forensic video analyst with the RCMP, McKay viewed and analyzed over 2,000 crimes and criminals caught on various video and image recording systems (CCTV, video cameras, cell phones, taxi-cams, still cameras, and computers). He has been an expert witness in both BC Provincial and Supreme Court in the field of forensic video technology, specifically the forensic analysis of video and digital images.

David obtained his Bachelor of Science degree from SFU in 2002, and most recently completed the security systems technician training program at BCIT in 2008. He is involved in a variety of research projects at BCIT, including the ability to extract specific measurements (height, size, distance, speed) from recorded images through the marriage of forensic imaging techniques and photogrammetric principals.

### **Digital Video Evidence – When is a picture not worth a thousand words?**

Mr. McKay will discuss new techniques and technologies being used in the analysis and interpretation of video evidence. He will discuss what can be done to clarify and enhance poor quality video and what the untrained eye may miss during the interpretation of visual information. Best practices for maintaining the integrity of video and photographic evidence will be explored to ensure important information is not being lost or altered in the transition from the original recording device to the court room.

This session will address the true strengths and weaknesses of visual evidence and provide some practical applications on the most effective way to present video and photographic information for evidence purposes. New techniques on how to detect the tampering or editing of digital video and photographs will also be discussed.

### **Chris Galloway**

Chris Galloway is the National Anti-Money Laundering/Terrorist Financing Officer at Central 1 Credit Union, the central financial facility and trade association for the BC and Ontario credit union systems in Canada. In this role, Chris acts as the primary contact for approximately 200 credit unions in relation to Anti-Money Laundering and Terrorist Financing ('AML/ATF') compliance, advising on suspicious activity pertaining to money laundering, policies and procedures, risk assessments and training programs amongst other AML/ATF matters.

Chris began his career within the financial services sector in 1998 in London, UK and since then he has worked for a number of large multinational banking corporations such as the Royal bank of Canada and ABN AMRO Bank NV in various different consultancy roles. These roles have allowed him to work across the globe in places such as the UK, Australia, New Zealand, the Netherlands and the USA prior to settling in Canada.

### **Teresa Mitchell-Banks**

Teresa Mitchell-Banks, Q.C. is the BC Securities Commission's Director of Enforcement. She leads the commission's team of investigators and litigators who help protect the investing public through the investigation of complaints and the enforcement of the Securities Act.

Prior to joining the BCSC in October 2012, Teresa was with the BC Ministry of Justice, where she was the Deputy Director, Criminal Appeals and Special Prosecutions. At the Ministry, she managed a group of lawyers dedicated to special prosecutions, including commercial crime, serious fraud, and organized crime. She has also been a senior trial counsel for the Ministry, and a defense counsel in private practice.

Teresa holds a law degree from UBC, and a Masters in Criminology from SFU.

The BCSC is the independent provincial agency responsible for regulating trading in securities within the province.



## **Find a Fraud Examiner**

The Vancouver Chapter website has a section called **Find a Fraud Examiner** where members in private practice or those willing to take outside jobs can advertise.

<http://cfevancouver.com/examiners>

**If you are a CFE** and a current member of the Vancouver Chapter of the Association of Certified Fraud Examiners and you would like your name and contact information on our website, please send the following information to us at [website@cfevancouver.com](mailto:website@cfevancouver.com) and put '**Find a Fraud Examiner**' in the subject line.

### **Name:**

Professional Designation(s):

Title:

Company:

Address:

Telephone and Cell Phone #:

Fax:

Email:

Website:

Specialty or Area(s) of Practice: \*

*\* For instance, Forensic Accounting, Risk Consulting, Investigation, Employment Law, etc. We are also happy to accept a short narrative description of your services. Please note that other than name, each of these fields is entirely optional.*

## **Website Job Postings**

A feature of the website is a Jobs Posting page. We are offering a free posting to any companies who have at least one employee as a member of our chapter.

To post a position, contact John Dumfries at [website@cfevancouver.com](mailto:website@cfevancouver.com) .

## **Elder Fraud and Abuse "The Perfect Storm" Summary**

With the changing demographics in Canada, elder fraud and abuse has become a growing concern that is expected to intensify in the coming years. It is anticipated that by 2031, one in four people living in Canada will be over 65 years of age. Elder fraud and abuse can take many forms and may involve any act or gesture that harms or threatens to harm an elder including, physical, sexual, financial and psychological abuse, as well as neglect.

The financial side of elder fraud and abuse involves the misuse of an elder's funds and assets, obtaining funds without the knowledge and consent of the elder and using those funds not in the best interest of the elder. This is also referred to as material abuse. It is estimated that 10% of elder people in B.C. have been victims of financial abuse with an average amount over \$20,000. This changing demographic, along with their accumulation of wealth, is creating the perfect storm when it comes to elder fraud in Canada.

Abuse of elders often occurs within the family by adult children, or grandchildren, but elder fraud and abuse can also be perpetrated by anyone else who is in a position of power, trust or authority. This can include relatives, friends, neighbours, paid caregivers, landlords and even financial advisors.

### **Potential Signs of Elder Fraud and Abuse:**

Most victims of elder fraud and abuse don't even realize that they are being victimized. There are several reasons for this including frailty, dementia and isolation. This is why it is so important to recognize the signs of abuse listed below. If you have any reason to suspect that someone is possibly a victim of elder fraud and abuse, help them by contacting your local police agency to file a report.

- Unpaid bills
- Forged signatures
- Sudden sale or change in title
- Power of Attorney or Wills changed under unusual circumstances



## **Elder Fraud and Abuse Summary Cont.**

### **Investigative Considerations:**

#### ***Safety***

The first consideration for any report of elder fraud and abuse is the safety of the elder. We have to ensure that the elder is safe from further neglect.

#### ***Interviewing elders***

Developing a rapport with the elder is very important during interviews as the elder may be reluctant to speak with you. Mainly because they have been relying on and trusting the abuser for assistance with daily activities, and do not have any other source of assistance.

#### ***Gather documents including Power of Attorney***

As with any allegation of fraud, gather the documentation including bank statements, receipts, bills, power of attorney, wills, medications and any other documents that you may require.

#### ***Obtain additional statements as required***

Obtain additional statements from family, neighbors, caregivers and anyone else that can provide information including the elder's physician.

#### ***Contact the Public Guardian and Trustee of British Columbia***

The Public Guardian and Trustee of BC can provide assistance with reports of elder fraud and abuse. They are only one of the many resources available in BC. They have numerous powers under the Adult Guardianship Act to assist with reports of elder fraud and abuse, including restraining orders, legal authority to enter a residence, support and assistance orders. Along with the police they also have the ability to freeze assets and bank accounts.

#### ***Provide support and services to the elder***

Support and services are provided through a joint community effort to ensure that the elder is provided with care plan including continued assistance as required. These support services can include anything from assisted living,

management of estate and living expenses and other services such as home support and Meals on Wheels.

### **Public Interest to Prosecute:**

In any case involving elder fraud and abuse there can be many obstacles. These include a lack of cooperation from the victim, poor health or impending mental incapacity and even the death of the victim prior to the case ever going to court. There is also the competing demand for police resources and complexity of elder fraud and abuse cases that makes criminal prosecution often extremely difficult.

### **Current legislation in Canada:**

Although there is no specific Criminal Code offence for elder abuse in Canada, in December 2012 Bill C-36 was given royal assent. This new bill now specifies that "evidence that an offence of elder abuse has a significant impact on the victim, considering their age, and other personal circumstances including their health and financial situation" is an aggravating factor to be taken into account during sentences for a crime.

### **Resources:**

Elder fraud and abuse is a serious issue in Canada. It's up to all of us to work together to help prevent it and to provide awareness and education about the issues in our own community. Below are links to additional resources and a link to the Slide Rocket presentation that goes along with this resource material for your use.

- by *Steve Wilson*

[Bill C-36 Elder Abuse](#)

[BC Association of Community Response Networks](#)

[Public Guardian and Trustee of BC](#)

[BC Centre for Elder Advocacy Support](#)

[Canadian Network for the Prevention of Elder Abuse](#)

September 25<sup>th</sup> Training Slide Presentation by Steve Wilson: <http://portal.sliderocket.com/BFNSI/ELDER-FRAUD-AND-ABUSE-PRESENTATION>



## **Review of the 2013 ACFE Canadian Fraud Conference**

Attending Conferences provides opportunities to learn new skills and develop new network contacts and once again the ACFE Canadian Fraud Conference, which was held in Montreal from September 8-11, 2013, did just that. The conference was well attended with ACFE members, both nationally and internationally. The conference provided several general and breakout sessions with a wide range of topics including phoney vendor schemes, investment fraud, ethical risk management and using technology to detect fraud to name a few. All of the sessions were very well attended with many great questions and interaction with the audience added more value and information to the sessions. As a junior fraud investigator myself, I also gained the additional insight from many senior fraud investigators who were always more than willing to spend a couple minutes after the sessions to share their own experiences and knowledge with me as well as to pass on some advice and contact information.

The general sessions also provided a great opportunity to network with other ACFE members and exchange ideas and contact information. All of the general session speakers were excellent with topics including fraud and public corruption, ethics and compliance and risk and the impact of fraud. A few notable speakers included Ed Rosenberg, CSO of BMO Financial Group who spoke about the evolution of crime including hacking as a cottage industry and how cybercrime is affecting trends in Canadian Payment Card losses. Another notable speaker was James D. Ratley, President and CEO of the ACFE and his presentation on the future of fraud in Canada, USA and the world. I was so impressed with his ability to engage the audience as he moved around the room from table to table while he was speaking.

Overall, the ACFE Canadian Fraud Conference in Montreal was another great opportunity for everyone in the global anti-fraud community to gain additional skills and resources. The ACFE conferences will continue to be a positive force in the fight to effectively prevent, detect and investigate fraud now and well into the future.

- *by Steve Wilson*

## **Books about preventing white collar crooks**

This month's featured book is the "Insurance Fraud Casebook" which is available at the ACFE bookstore:

<http://www.acfe.com/products.aspx?id=4294978262>

The Insurance Fraud Casebook features 28 case studies on Insurance Fraud submitted by CFEs, academics and law enforcement agents. Cases were from all over the globe: US, UK, New Zealand & Australia, Mexico, and South Africa.

Schemes featured include: Health care claims and benefit fraud, Worker's Compensation Fraud, Arson Fraud, Stolen vehicle fraud, two murder for life insurance schemes and embezzlement at a small insurance company due to lack of segregation of duties.

One specific case was a phony robbery claim in a jewelry store which was discovered because the company used the cash basis accounting method and had faulty business record keeping practices. During the investigation the claimant's lawyer inadvertently admitted to tax fraud. The claimants had moved the inventory to a second location then moved it back.

Another case, involved unlicensed activity, where an individual provided financial advice and selling securities, coercing the elderly to transfer their portfolio to her and selling annuities to the elderly by misleading them into thinking they were purchasing life insurance. The individual also conducted seminars where she distributed false and misleading investment reading materials.

The case also mentioned that the victims did not cooperate with the auditors, and clients threatened the auditors. The original auditors were dismissed because they did not report a change in behavior.

- *by John Dumfries*



### **A Change of Perspective**

Latika Martins, a CFE Vancouver chapter member spent six months volunteering, studying and exploring parts of Asia and Europe earlier this year. She shares one of highlights of her trip.

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Imagine being surrounded by snowcapped peaks, breathing in crisp mountain air and being dwarfed by an endless azure sky high up in the Himalayan plateau. This February I was able to experience just that, when I decided to break from routine and do some travelling.

Escaping a mild Vancouver winter, I braved the minus 17 temperature to visit the remote northern Indian region of Ladakh. Bordered by Tibet and Pakistan, it is a region of the state of Jammu and Kashmir-India, often reported as plagued by border conflicts - the reality on ground was quite different.

I made a long journey to arrive 3,500 meters above sea level in the capital city of Leh, an area steeped in history and tradition, dissected by the mighty Indus River and surrounded by the Greater Himalayan ranges

The purpose was not only to glimpse a unique landscape, at a time when most travelers stay away, but also to volunteer at an organization known as SECMOL (Students Education and Cultural Movement of Ladakh) ([www.secmol.org](http://www.secmol.org)). Their aim is to provide culturally appropriate and locally relevant education to high school drop outs and local youth battling a government school system which often alienates them.

The school takes a holistic approach to education bringing science that is relevant to life; practical language skills and facilitates a democratically student run campus. Additionally due to scarcity of resources, the solar energy powered campus is self-sustaining with a comprehensive

waste management system using both traditional and modern technology.

As winter is extremely harsh the school was unable to access any fresh fruit for 2 months, so among my woolly sweaters, I packed in 30 pounds of fruit I had bought from a Delhi market. For the students, that was a real treat, which they shared beautifully. Each student got only a quarter of an apple and couple of strawberries, (as there were a 100 people at the time I visited), but it was much appreciated.

The school gets volunteers from around the world. The few that come from Canada often go there to teach ice hockey. As skating is not my forte, I ran a few public speaking classes and self-confidence building workshops.

Encountering a world lacking the many comforts we take for granted was truly an eye-opening experience. I discovered an abundance of spirit and wisdom in the face of hardship. I was warmly welcomed into the homes of strangers and travelled solo across the region without issue.

It was this wealth of perspective through interacting with the students, their families and the local people that reaffirmed the significance of maintaining hope and trust, in order to build a meaningful future.

I am sharing some of my [pictures](#) of this life changing journey. If you are interested, I would be glad to provide more information about my travels to Ladakh. I can be reached via email at [latikamartins@gmail.com](mailto:latikamartins@gmail.com).

*-by Latika Martins*



### **ACFE call for speakers:**

Enhance your reputation and share your expertise with fellow anti-fraud professionals by submitting a proposal to speak at the *2014 ACFE Global Fraud Conference*, June 15 — 20, in San Antonio. If you would like to be a part of this tradition of quality anti-fraud education, The ACFE invites you to [submit a proposal](#).

**The deadline for proposals is November 1, 2013.**

They are looking for:

- Subject-matter experts who will provide content that is current and practical, cutting edge or innovative as it relates to the anti-fraud profession.
- Programs and best-practices that demonstrate measurable impact and results in the fight against fraud.
- Relevant case studies that illustrate and educate on the latest fraud detection and investigation techniques.
- High-level educational sessions designed to advance the knowledge of anti-fraud professionals.

They expect speakers to:

- Provide an original paper to supplement the presentation.
- Submit slides and paper for review before the conference.

Position yourself as an expert, enhance your standing with your peers, and contribute to the professional development of fellow fraud fighters. [Click here](#) to get additional information and submit your proposal online.



BCSC has updated their app to include a new tool, the Fraud Challenge. It's now available for Android and iOS devices: <http://ow.ly/pA6f3>

InvestRight will be in Kamloops, Surrey, and Nanaimo this month presenting free seminars and visiting events: <http://ow.ly/pr9V5>

Maybe Luongo will operate the BCSC's Twitter account since the Canucks and the BCSC have announced a financial literacy partnership: <http://ow.ly/podjW>

BCSC event: Capital Ideas 2013: Venture mining sector in the spotlight: <http://ow.ly/pH1Rg>

How to identify fraudsters:  
<http://www.befraudaware.ca/identify-con-artists>

Four new anti-fraud videos launched in October:  
[http://investright.org/news\\_post.aspx?id=1000&blogid=213](http://investright.org/news_post.aspx?id=1000&blogid=213)

Link to BCSC videos: <http://www.befraudaware.ca/fraud-watch>

### **Stay connected with BCSC InvestRight:**

Subscriptions: <http://www.investright.org/subscriptions.aspx>

Facebook: <https://www.facebook.com/BCSCInvestRight>

YouTube:  
<http://www.youtube.com/user/BCSCInvestRight?feature=watch>

Twitter: <https://twitter.com/bcscinvestright>

Mobile App: <http://www.befraudaware.ca/app>



## **In the news:**

Honey launderers and bears are not the suspect (allegedly): <http://www.businessweek.com/articles/2013-09-19/how-germany-s-alw-got-busted-for-the-largest-food-fraud-in-u-dot-s-dot-history>

Tips for a forensic accountant working with a receiver: <http://www.lawyersweekly.ca/index.php?section=article&volume=33&number=20&article=4>

Former SNC exec returns to Canada: <http://news.nationalpost.com/2013/09/25/former-snc-lavalin-executive-riadh-ben-aissa-returning-to-canada-to-face-fraud-bribery-and-money-laundering-charges/>

Financial Crimes Investigator breaking bad: <http://www.timesofisrael.com/?p=575092>

Fraud in an Immigration agency: <http://www.thespec.com/news-story/4068435-siso-fraud-the-whistle-blower/>

TARP catches American fraudster in Toronto: <http://www.politico.com/story/2013/09/committing-fraud-dont-mess-with-tarp-banks-96427.html#.UkRe8WiAbU4.twitter>

\$100 million US biofuels fraud: <http://www.reuters.com/article/2013/09/18/us-usa-biofuels-fraud-idUSBRE98H16W20130918>

Alleged CRA income tax refund paid to Mafia member: [http://www.theglobeandmail.com/news/national/tax-refund-mystery-is-latest-of-montreal-crime-familys-many-links-to-officialdom/article14548776/?cmpid=rss1&utm\\_source=dlvr.it&utm\\_medium=twitter](http://www.theglobeandmail.com/news/national/tax-refund-mystery-is-latest-of-montreal-crime-familys-many-links-to-officialdom/article14548776/?cmpid=rss1&utm_source=dlvr.it&utm_medium=twitter)

FBI recommending fewer fraud cases: <http://www.latimes.com/business/money/la-fi-mo-fbi-recommending-fewer-whitecollar-crime-cases-20130924,0,458121.story>

5 of the biggest fines: [http://www.marketwatch.com/story/5-of-the-biggest-corporate-penalties-ever-2013-09-27?link=sfmw\\_sm](http://www.marketwatch.com/story/5-of-the-biggest-corporate-penalties-ever-2013-09-27?link=sfmw_sm)

Another example of Pink Collar Crime: <http://fraudinfo.com/fraud-info/2013/9/30/school-district-accountant-of-25-years-charged-with-fraud.html>

Tax evasion advice from Canadian lawyers and former CRA employees: [http://www.cbc.ca/news/canada/tax-evasion-sophisticated-scam-revealed-by-cbc-hidden-camera-1.1874067?utm\\_medium=twitter&utm\\_source=twitterfeed&utm\\_campaign=rss](http://www.cbc.ca/news/canada/tax-evasion-sophisticated-scam-revealed-by-cbc-hidden-camera-1.1874067?utm_medium=twitter&utm_source=twitterfeed&utm_campaign=rss)

Toronto Affinity fraud: [http://www.thestar.com/news/gta/2013/10/02/fake\\_clinic\\_owner\\_guilty\\_of\\_fraud.html](http://www.thestar.com/news/gta/2013/10/02/fake_clinic_owner_guilty_of_fraud.html)

21st century example of catch me if you can: <http://www.scotsman.com/news/scotland/top-stories/teenager-who-carried-out-fraud-for-travel-jailed-1-3122304>

Record SEC \$14 million whistleblower payout: [http://compliance.com/whistleblower-gets-record-14-million-payout-from-sec/?utm\\_source=ComplianceEX+Newsletter+October+2%2C+2013&utm\\_campaign=Got+a+Swiss+Bank+Account%3F&utm\\_medium=socialshare](http://compliance.com/whistleblower-gets-record-14-million-payout-from-sec/?utm_source=ComplianceEX+Newsletter+October+2%2C+2013&utm_campaign=Got+a+Swiss+Bank+Account%3F&utm_medium=socialshare)

Bitcoin site used for drug distribution: <http://go.bloomberg.com/market-now/2013/10/02/if-this-isnt-the-end-of-bitcoin-what-is/>

SEC refocuses on Accounting Fraud: [http://www.jdsupra.com/legalnews/sec-refocuses-on-accounting-fraud-95242/?utm\\_source=jds&utm\\_medium=twitter&utm\\_campaign=securities](http://www.jdsupra.com/legalnews/sec-refocuses-on-accounting-fraud-95242/?utm_source=jds&utm_medium=twitter&utm_campaign=securities)

LCBO employee pleads guilty to fraud: <http://www.thespec.com/news-story/4146228-ex-lcbo-employee-pleads-guilty-to-2-7m-fraud/>

Five ex-Madoff employees set for trial: <http://www.canadianbusiness.com/business-news/5-ex-madoff-employees-set-for-trial-in-nyc-on-charges-they-aided-the-ponzi-king-in-20b-fraud/>