

**Jason Zirkle:** Hello and welcome to Fraud Talk, the ACFE's Monthly podcast. I'm Jason Zirkle, the training director for the ACFE. In honor of United States Veterans Day, we have a special panel for today's podcast. Today I am joined by Collins Wanderi, ACFE Regent and forensic auditor, Fraud Examiner and Security Intelligence Analyst at Collins Wanderi & Company.

Monica Meeks, financial services investigator at the Tennessee Department of Commerce and Insurance. Bill Stakes, the Chief of Economic and Property Crimes at the US Army, CID Investigations and Operations Directorate.

In addition to being CFEs, all of our panelists today are military veterans. We're going to discuss some of the skills that military veterans bring to the table in their work as fraud examiners. This is a topic that's near and dear to my heart because in addition to being a CFE and being on staff with the ACFE, I am also a veteran of the US Army. I want to welcome our panel and thank all of you for joining us.

I want to begin by asking each of you to spend five or six minutes just telling your story. Just how you became a CFE. Spend a little time talking about your time in the military. Monica, if you want to start us off, we'd like to hear your story.

**Monica Meeks:** Good morning everyone. Thank you for this opportunity. My name is Monica Meeks. I am a proud 20-year army retiree. I had the pleasure of retiring from Fort Campbell, Kentucky, 101st Screaming Eagles [unintelligible 00:01:40] all the wonderful things that you hear. My husband and I decided to stay here in Middle Tennessee, which is, I call it Clarksvegas, Tennessee. We've been here longer than we've been any other place our adult lives. Absolutely love Montgomery County. Absolutely love Clarksville Adams, Tennessee area, which is 45 minutes north of Nashville.

Initially, I thought, because my background is human resources, I started off as a postal clerk at Fort Bragg, North Carolina. Spent some time in Korea and then they merged the MOS so I was able to become human resources specialist sergeant. Really loved all the aspects of being HR and just having conversations with people and mainly taking care of soldiers. I thought I wanted to pursue a degree in human resources.

I got my associate's degree from Troy University in business and then decided I don't really like doing math too much so I switched over to criminal justice, not knowing what career field I would fall into, but also my last assignment after a 20-year career was the Inspector General's office. I had to go to Fort Belvoir for a three-week, very intense course.

Normally with the Army 70 is passing, but when Inspector General, you have to have an 80 on every test and there are no retakes.

That was a very rigorous school and that made me even more passionate about becoming criminal justice. Really enjoyed not having any soldiers my last three years

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at Fort Campbell, Kentucky and just fell in love with having conversations, investigations, interviews with high-ranking officials, and still being professional. Just fell in love with criminal justice as a career. Eventually got my bachelor's degree from Troy University. We actually have an offsite campus here in Clarksville for Troy University because they're based in Alabama. I had to go in and take tests. Very, very challenging, but very appreciative that they had a brick-and-mortar place right here in Clarksville, Tennessee.

I went from there. I actually went to-- they had a interview process where they were looking, the Tennessee Bureau Investigation, they were looking for uniform police officers as well as special agents. I had my degree at that time and I had two years left in the military. I went to the fair, they had the job fair and I was the only female there. Most of the people there were rangers. I thought that they would be, the ones that most likely to be selected but actually, I was the one that was selected.

I was offered a tour of TBI and actually became a uniform police officer for two years. Again, just criminal justice and I think I had a limited understanding of what a criminal justice degree meant. I thought it meant that I had to be a police officer. That was the natural route that I had decided to take. Was one of the oldest graduates, 38 years old when I graduated from the Tennessee Law Enforcement Training Academy.

That opened up many doors and then I started talking to other people who had criminal justice degrees, and I found out you don't have to have a badge and a gun just because you have a criminal justice degree. That there are so many other things that you can do with a criminal justice degree. I proudly gave up my badge, my gun. Went to the comptroller's office and also received a significant increase in pay for investigating financial crimes.

There's more money involved than actual kicking in doors so that piqued my interest. I noticed everybody in the comptroller's office was a Certified Fraud Examiner. I was like, Oh, so is that a requirement? I decided also to become a CFE, probably one of the toughest exams I've ever taken. Not so much the law aspect of it, but financial transactions that kicked my butt because I didn't have any experience doing financial transactions and fraud. I would say it's definitely worth it.

I enjoyed-- have zero regrets. I quit many times when I was pursuing the CFE because it was a rigorous exam and my husband was like, "We don't have any quitters in this house, you have to go back." I finally was able to pass the financial transaction part of the exam and have zero regrets. I think just being tenacious and that no quit, we don't accept defeat type mentality that my husband, who also served in the military have, definitely played a huge role in me getting my CFE seven years ago. I'm very, very, very proud of that and have not looked back.

I love investigating white collar crimes, financial crimes. Now I have moved to Department of Commerce and Insurance where I've been there for six years. We investigate any potential violations of security and insurance fraud for the state of

Tennessee. Now I'm a state regulator, so absolutely love what I do. All of that was because of CFE. They opened so many doors for me.

**Jason:** That's great. I think you and I actually have a very similar background coming from the Army, going to criminal justice. Then developing, I don't know about you, but I've always developed that-- almost a borderline unhealthy obsession with deviance and figuring out why people choose to break the law and break the rules. Then figuring that out and investigating that, and picking apart that puzzle. That's a great story. All right, next I'd like to go to Collins Wanderi. Collins, if you could tell us a little bit about your background that would be great.

**Collins Wanderi:** Oh, thank you my brother. Now mine is an interesting story. I've been to many places. Let me start with I studied law, that is Bachelor of Laws in the University of Nairobi, way back in the early '90s and left in 1996. Thereafter, I joined the Advocates Training Program 1997 and 1998. That meant I needed to go to the law school and become an advocate. What you people in the US call an attorney-at-law.

Upon my graduation from the school of law, that's besides the academic degree, my first employment was with the United Nations High Commission for Refugees. For some reason, I was put in the unit that was dealing with demobilization of ex-combatants. You can imagine first time I have to deal with people who had fled their countries from Somalia. From Ethiopia, parts of Uganda, there had been ex-combatants of those who had-- even once we had to deal with the people who had committed genocide in Rwanda. That was in the late '90s.

Therefore, I got my first taste of dealing with people with military experience, that's first-hand combat. Those either who are running away because the states have collapsed. That gave me a lot of interest. I thought it would be good to join the Army and experience what these guys have gone through. When an opportunity came in Kenya, I had made friends with people who are medical doctors who are serving in the Kenya Army.

I got interested in enlisting as a specialist officer, that is as an officer who was going to offer legal services but nevertheless, I still had to go through military training. I went through military training, joined the Kenya Air Force, and became a staff officer in charge of legal services advising the commander. That's the Sunray in charge of the Air Force.

At the same time, I also became a prosecutor in the court's martial and reading investigation reports by the military police, and staff in confidence by the military intelligence for those guys who are going off the line.

That again raised my curiosity. I have to basically work with criminal investigators. I had to work with criminal investigators within the armed forces. Then after five years on my short Service Commission, I left and I joined the anti-corruption board in Kenya. It was then called the Kenya Anti-Corruption Commission, and I became a

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crime reader, basically reviewing reports of investigators, and then also dealing with matters of asset recovery. At that time, I would see some people who had the designation CFE, but I never knew what it meant.

I got curious because I started seeing them receive magazines, and those magazines had a lot of very good stories and insights. Therefore, just before I left the Anti-corruption Commission, which today is the Ethics and Integrity Commission in Kenya, I had become an associate member of the ACFE. Then I was headhunted by KPMG East Africa, which was headquartered in Nairobi Kenya in the year 2006.

I became the forensic and litigation services manager for Kenya and East Africa for KPMG. That is when then I met more people who were CFEs and I could see the opportunities and the information they would get, which would assist, and introducing themselves, of course, as CFEs. Therefore, in December 2007, I became a CFE. That is when I became a full CFE having been an associate for one year.

Subsequently, because of the interest-- and I like writing so I would write articles in the Kenyan media, and I would then tell people in 2008, 2007 that I'm a CFE and a lot of people would get curious, "What is this CFE?" I would say Certified Fraud Examiner. Because you have other qualifications, and you can imagine, then I just left my short service commission so I had the rank of captain.

I am captain, I'm an advocate, I'm a Certified Public Secretary, Certified Fraud Examiner, and a lot of people would get curious, "What does this mean?" Good things happen because then Mr. James Ratley, who was the big man at ACFE in Texas, came to Kenya, and the Ministry of Finance, then our government ministry, we were able to convince them that, "Look, the training here is very good. The destination is good, and we are getting a lot of good insights and good training through the Fraud Magazine, through the webinars, and a lot of good things."

The government **[inaudible 00:12:45]** agreed in Kenya to have 200 auditors of government, internal auditors of government working under the ministry of finance to be trained as CFEs. That is what gave me a big profile because it meant then that I have a big group of people who are depending on me for leadership. You can also imagine been in the School of Military Leadership and Command, and with discipline, with commitment, being in a position to run and create strategies, visions, missions, everybody who's been a veteran knows that you really have to commit your time. There are no half-measures in the defense forces or in the military. You really have to give your best.

Soon thereafter, the International Monetary Fund pushed the tax authority in Kenya, it was going through reforms, and they needed to have what you call the Internal Affairs Unit. Monica has mentioned that she went into criminal justice. Again, I had moved from the military criminal justice in the anti-corruption world, then gone into the private sector, again, I was moving back to government to be in charge of the Internal Affairs unit of the Kenya Revenue Authority, where I spent a lot of time.

I spent 14 years there. I set up the Internal Affairs unit. That means I had to work with people who had left Criminal Investigations Department, that is the CID in Kenya, invest, get fellow staff, create schemes of work, and ensure that there's procedural fairness. Then what did I bring on the table? You see, I have to work with ex-policemen, ex-intelligence people in the Internal Affairs Unit.

Basically, we were running arrangement within another law enforcement ticket. What was I getting? Remember, I had just been elected also as chair as the president of the ACFE in Kenya, the chapter in Kenya. At the same time, I am here running a unit full of police officers, and some have gone through the crime, the basic crime investigations training.

I later went for that training too. I later went for training by the National Intelligence Service in Kenya.

Quite a number of skills. There is a multiplicity of reasons why and why you gain. Remember my profile then had risen, because having founded the chapter in Kenya, having mobilized the recruitment of very many officers in government, and then leading a unit in one of the largest law enforcement agencies. Our tax authority in Kenya is a law enforcement agency, and then there's CFE qualification.

Remember all the time, there are a lot of things. Every month we had a fraud magazine you receive, and you have new examples of fraud typologies, you're receiving new knowledge from all over the world, and you're giving examples to colleagues and using those examples even during training. The qualification of CFE and the wide knowledge, and again, exchanging ideas and information across the globe with other colleagues from other countries in the forum. Then there used to be the ACFE Forum and people would log in and exchange ideas. That again gave me a lot of insights and knowledge which enabled me to do my work.

Yes, I can say that when I joined the Tax authority, I found another gentleman who was a Certified Fraud Examiner so we were essentially two. Then my officers registered and became associates. Later they became Certified Fraud Examiners. Again, in another government agency, by the time I was leaving, we were between 15 and 20 Certified Fraud Examiners.

Because when I talked about forensic investigations, forensic audits, forensic accounting, and explained to them with my law background that anything forensic has to do with of litigation or in court and justice and then add on top of it with my background in the military where then people who had worked in the police services would then take it, that this is one of their own. This is somebody who understands what arrangement is, what orders are, what drafting strategies and directives which you do not contravene are.

That helped me a lot. The combination of the law degree, the military training, and the Certified Fraud Examiner qualification really helped me a lot. Then on top of that, when I was in the military, also in Kenya Air Force, at one point I was appointed as a

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staff officer in charge of personnel and records. I was acting for my colleague who had left for a mission outside the country.

I would get a lot of people bringing me files, and I had to interpret matters to do with human resource management. Monica, like you, what I did, I went back to university and I studied and I had to get a qualification for a post-graduate diploma or a degree in human resource management. Again, that gave me a footing. You can see since the military required me to write good papers and explain military human resource and personal management issues, it forced me to go back to school.

These are the things that have made my life easy. It's easy to market yourself because one of the things that people are known for when you left the military is that you are disciplined, you are loyal, you exercise a lot of confidentiality, especially when you're dealing with information. These are some of the things we come across when you're investigating things to do with either government, whether it is even in the private sector, people want to be sure that when they sign confidentiality clauses with investigators and auditors that their information is safeguarded and secure, and it will not be released to any other people who are not entitled to that information.

Those are some of the things that have helped me, that people trust always-- I would say I found it even better in the United States during my visit, that when you say you are a veteran, there is a lot of respect. I wouldn't say it is different in Kenya, but it's more pronounced perhaps in the United States. Even here, when you introduce yourself as a veteran, people will always tell you, "Thank you."

In the US it's more pronounced. They'll tell you, "Thank you for your services, for serving the country." Those are some of the gains that I've had. Now, currently, in 2020, I left the tax authority. It was strange because I'd left at the height of COVID. We didn't know how long it was going to take, and I went into private practice, but subsequently, I've been appointed to part-time positions by in government.

I'm a member of a tribunal or a statutory government tribunal that deals with communication and multimedia disputes. Again, dealing with communication, multimedia, that is mobile communication. The digital media space. Again, that requires-- Again, government has an interest there because security of information is very key in a government.

Again, you've got digital economy because of my diverse background, I was obviously picked. Incidentally, I wasn't picked as a person with a law degree. I was picked as a person with experience in business systems security. You can see again, then with knowledge of fraud, again, you can see the impact of the CFE qualification there.

Later on, I was also picked for another body by government to advise-- it's called a wages council, to advise on wages to deal with people who are working in the retail sector that is in the supermarket, in the hypermarkets, what you call malls in the US. Those institutions again have to deal with a lot of fidelity. Some don't survive a lot in

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Kenya and in East Africa, simply because if you have pilferage and theft and then you have to deal with that risk, personnel risk, then it's very easy for them to collapse. They need to-- They have a way of compensation which ensures that they do not suffer losses because of theft by servant.

Again, you can see, again, my background from the military human resource, the law degree, and the CFE, and the exposure in investigations coming in there. Currently, apart from my private sector, I'm also still working part-time for government and giving technical advice in those areas. I'm always grateful to the people who introduced me to the qualification of the CFE for my time in the defense forces because again, that opened doors. That's my history brothers and sister.

**Jason:** Thank you for that. You actually brought up something that I'm very glad you brought up. That was report-writing because if there's one skill that I think I got great at as an Army intelligence analyst that definitely I've used in my career as a CFE, it's report writing. It's something that-- it's maybe a little boring. It's something that doesn't get a lot of discussion. Who wants to sit around and talk about writing reports? It's so important to know when you're doing an investigation, everything that you need to put into that report and only enough information that just gets your point across.

It's so important because when you're doing an investigation, communicating the results of that investigation are in my opinion, just as important as the investigation itself. Being able to convince a prosecutor to take your case, for example. Thank you for that. We're going to jump over to Bill. Bill, you can round us out and give us your background and just tell us your story.

**Bill Stakes:** Good morning, everybody. **[unintelligible 00:23:18]** mute now. Apologize for that one. Technology CFE a little bit. I can actually get the technology aspects and if it's just unmuting a button, I call that a success sometimes. This is great, actually, listen to everybody's background. ACFE is a chance to recognize some veterans out there. There's so many of us within the field itself, and the opportunity to meet everybody and hear their stories and their background and where they derive from it just only enhances the anti-fraud profession itself. Not only, me, I like learning about everything.

I think my own experience is that I grew up in Norfolk, Virginia. I grew up there, Norfolk, which is a navy town. I'm a retired army, CID agent, criminal investigation agent, federal agent with the Army. In 20 years, most of that time was actually spent overseas. Contributed to how I brought up, I was in Norfolk, never left Norfolk, Virginia. All I really knew was just Navy and Norfolk, and I hear these stories about overseas assignments and I'm like, "It's just old wives tale. Just a bunch of old sailors talking about certain things." I'm like, "It's not real."

Me moving the house with a whole bunch of National Geographic magazines, I spent lot of times reading it going, "These places really exist outside of Norfolk? I can't believe this. No." After high school was graduated, I always had that big curiosity and  
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these stories, and I want to make sure things happen. The interesting part about that was that as I was going to school at Old Dominion University, I realized tuition rates as a cashier at the local grocery store. I couldn't really make that meet. The Army actually said, "Hey, come on join us." We can actually give you the money you need for a college tuition and you can get through it.

I'm like, "This is great." Maybe I can go see a few things and expand my experience base. Luckily it did actually. It was good. I came on board. I did my first five years I enlisted as a military policeman. I was given the option as MP, or I can be parachute repair, and I just didn't see myself sitting behind a sewing machine, fixing parachutes. [chuckles] I went with the military police background. It looked interesting. There's different opportunities. I did that for five years and I really enjoyed it. What 18 to 23-year-old wouldn't enjoy being a first responder driving patrol cars, patrolling, you're on the streets doing this?

Even a gate guard as a private is exciting to a point. You controlled access to that installation. We've got the badge gun, you can't come along unless we say so. Inflated the ego a little bit, but after a while, it helped you as you matured, you realize there's much more going on. I was assigned in Germany, I think it is when I realized that we started doing all these responding to these investigations that are ongoing, numerous, a whole bunch of stuff.

Not necessarily fraud, but more of drug cases or assault cases, whatever it may be. I started realizing I have a passion. I want to know more. Not just responding, taking care of the system. I like to see where does that investigation process go. As I did that, I talked with a CID agent came on board and he said, "Well, have you thought about CID?" He told me about the program within Army Criminal Investigations and to be a felony investigator. I applied and I was accepted.

The next 15 years, I actually worked as a CID special agent for the Army, which was great because it's a different army. I'm always, this is my uniform of the day normally. Typically we were just-- our job in peacetime and wartime was always the same. You are a criminal investigator and that's what you did. Now, the different disciplines you worked on throughout your career, it helped out. You start off in general crimes and then we went out to drug crimes. That was exciting. A young man, doing that. After realizing I can't really go and kick in doors anymore. I got to find something a little bit more, let's get a little bit better.

I think as it came on, I think economic crimes or fraud-related crimes came in about **[unintelligible 00:27:11]** mid-career aspect of it. I realized one thing that a good fraud investigation doesn't call you up at midnight on a Saturday. You could actually-- I had the whole weekend without a call coming in. This is fantastic. The cases that came up-- they were always different. They were always unique. It got that fuel that fire, that passion started coming up. I need to get more about this. I continue working on the fraud side of the house because it's always about different processes, it's all within the army, but the army itself is its own city, it's own function, it's own--



There's so many different type of aspects going on. So many programs and processes. An economic crime side of the house and the fraud, you are always learning something new. That whole lifelong learning thing, I wanted to do that and experiencing different things, it helped out with my fraud field. From there I actually moved up. I did a lot of time, as I said in Germany, I was in Korea in Okinawa, so I had a lot of time opportunities to work with other law enforcement professionals in other foreign countries, but mostly it was always in that bubble the army.

It wasn't really until my end of my career. I retired out of-- at a second time on Germany out of Heidelberg. I was the operation officer for our special investigation and fraud field office. You started dabbling a little bit into procurement frauds, custom frauds, cyber just started coming up and out. Cyber crimes come up and I'm like, "This is all brand new. This is exciting. Why is it happening now as I'm getting ready to retire?" because I really wanted to get into this.

Then I started focusing on logistics because we had problems-- Iraq was starting to kick off a lot and we had a lot of problems with container thefts or false claims issues and money was just being-- fraud was involved so much in our contracts and everything else. My boss said, "Why don't you apply to come work still with CID but with our major procurement fraud unit." I applied for that and I was accepted. I had to look it up here and see how much time has passed. I'm like, "I retired in 2005, has it been that long ago?"

17 years now I've been with the Army Criminal Investigation Command as a civilian federal agent. I left and I went to work doing logistics. I actually went to be their liaison for our army transportation for the the surface deployment distribution command. I learned all about transportation. I didn't know about the different crimes you have in that side of the house. I know each program that you have you will find some element of fraud and totally understand that but I did not realize how much you would see until you actually start going into these different divisions.

As an agent, embedded with the transporters, you start seeing what they're seeing and understanding, "Oh, now I see what's going on here. As it develops, they say Army Material Command takes care of all of logistics and Big Brother, they actually had some problems with procurement issues and they brought me up to Fort Belvoir, Virginia.

There we stood up the Army contracting command going on a lot of stuff in Iraq, southwest Asia, a lot of contract fraud was hitting the news constantly. It just seems like there was no controls in place and there was just a free for all. It's like Wild West. As a fraud agent, there's never, "Oh fraud. That's not sexy at all. **[unintelligible 00:30:30]** by fraud at all." I'm like, I tell you that was some of the-- I hate to say best times, but as a fraud agent, those are some of the most interesting times happening is everything all the crime that was going on, it seemed like-- It's terrible to say that in southwest Asia but the bribery was so prevalent.

You sit down at your dining facility or your DFAC, we call them, and the conversation is you hear just normal conversations all surrounded corruption, bribery, this. I'm like, "This is not just the ID talking. This is everybody talking about, "Can you believe this person is ripping us off of this much money and this." So my bubble started expanding a little bit to other department defense **[unintelligible 00:31:06]** body. Then when we come back over to the US and stuff I was actually said, "Why don't you come over to represent us for our international contract and corruption task force?" That was up in DC up with the FBI out of Chinatown up there somewhere.

We went out and the investigations we did as a collective for all these different agencies and activities really opened my eyes outside that Army bubble what's happening and learning what's going on out there. I realized that there's a lot I didn't know. There's a ton of stuff I don't know. I actually continued as **[unintelligible 00:31:40]** I need to get some more education here." I applied for the-- under Utica, Utica College back then they had the economic crime management course. I applied for that course and up through Utica, when I was in the ICCTF I started realizing that there's a ton of stuff I don't know out there. The knowledge you don't know is what you don't know, I guess.

I forgot the old saying behind it. You go up there and you start learning what the private sector's doing, you start learning about stocks aspects, you start learning about more about digital currency. You start learning everything. There's so much stuff going on. That's when I found out about this. I always knew about CFE, but I didn't really-- "How can that help me out at all?" It was when I was at college up there, we started learning all the resources available.

You start putting pieces of puzzle together. There's so much more that could have helped me out doing my investigations as I was coming up in the Army. After that I went, I finished, got my master's with Utica, and then at the same time I started studying out for the CFE and I procrastinated. I didn't really need it for my position. I didn't really need to help me out there but I really like the education aspect and the networking part of it.

Me and my colleague, she was the same boat I was and she was an agent in charge with NASA and she finally came up to me and just, just said, "Hey Bill, are you going to take your exam or not?" I'm like, "I like to, but I just haven't got the time." All the typical stuff everybody says about the CFE exam. "I just don't have time for it. I can't do this." Finally, we just went together and said, "You know what? Forget it. They have a course down in Orlando, let you and I go down there, take the week course and finish the class."

We both did that. We got our CFE certification together. Since then, it's been great with the aspect is that you always have that continued learning, your curiosity it continues. You always build upon the knowledges you have. You always learn about those current events, current trends, new investigative methodologies behind it, what

resources are out there and not only that but the networking aspect of it is phenomenal.

Whereas first you always thought you only had that investigator's team set but you quickly realized that, "Hey your auditors out there are the bread and butter behind you helping you out." Like Monica said, I'm not really good in the financial aspects. I'd much rather find my experts here so I give my auditors over here who can do that and the captain, good captain over here on the legal side of the house. Get yourself a good attorney and get with them and actually figure out how can you do this.

How can your investigation align with the prosecution aspect of it? You start learning and networking with everybody about this. It's just outside that CID of the Army bubble or department defense for that matter and you start realizing that there's a lot out there you don't know. Taking the opportunity to do that, CFE has filled that void and we went through that and continued to learn it. I think that's been one of the best things I've taken from it. Every time the magazine comes out I'm like, "Oh this is good." I enjoy this part. I didn't think about this. How can I apply that to what I'm doing? How can I share that?"

After my job at the ICCTF with the contract fraud at Southwest Asia, I was pulled into-- well, not pulled into. Excuse me. I applied for the agent charge of our Mid-Atlantic fraud field office. I was doing procurement fraud for a while and then later I was asked to come up to CID headquarters to actually start up a fraud program for the rest of CID that's out there in our installation level because meanwhile with the war happening, most of the effort's been taken to other type of disciplines. That's what I've been doing for the past few years on that side of the house is really working to develop our local level, base level installation level fraud aspects.

Team includes property crimes because economic crime is always an enabler for other criminal activity and taking what I've known from these investigations and the tools we developed and we're constantly getting these guys to get better, more efficient what they're doing so he can actually protect taxpayer money that's out there. It's been a great career so far until this just briefing up here and talking this podcast, it's great because you guys sit back and reflect.

I did not realize how long it's been and everything that is happening but I still have a good 5 to 10 years left in me. I'm looking forward to continue pushing forward with this and just really appreciate you giving me the opportunity to come up here and talk about the veterans who are actually CFEs as well. Thank you for that.

**Jason:** Thank you. Something that you mentioned was funny when you were talking about procurement fraud, maybe not being as sexy a topic as maybe some other types of crime but ironically something that's really funny is we just had something that was recently in the news, the Fat Leonard scandal, Leonard Glenn Francis who was at the center of a massive procurement fraud and corruption scandal with the US Navy from a few years back was just captured in Venezuela on September 21st.

That's just another interesting thing that's in the news. If you don't know the background on that Fat Leonard scandal and I don't want to offend anybody by saying Fat Leonard, that's actually what everybody refers to it as the Fat Leonard scandal. It is a fascinating case. If you ever have time to go look into that case anyone, that's great. It's regular procurement fraud.

**Bill:** It is and that's one of the things we always bring up too when you guys talk about that. "What do you find in there?" I said-- we bring up the Fat Leonard case too. It's one of those cases that's going to be a great case study later on. It's one of those investigations that's made for a movie. You'll see that movie. We had a case involving us and involving *War Dogs* the movie came out because I use that as sometimes when helping you guys out. "Any of you seen the movie *War Dogs*?" Yes, that was our case, that's a product substitution false claim case. That's like, "Really?" Besides all the comedies that's in there a lot of the stuff that happened did exist. It did happen.

It can be fun I think in that time period, fraud can be exciting. I just try to show them. It gets tiring after a while working drugs and you're in these other places where you're in these other type of criminal activity. Fraud offers you different avenues to pursue and it's not just fraud. It's not just procurement. You have cybercrime, you've got all kinds of crimes, money laundering. It deals with virtual currency. It's just amazing how the methods and the way they pursue these criminal activities are continuing to advance.

**Jason:** Yes. All right. As we wrap it up, I have one question for each of you and that is based on just your whole background being in the military, becoming a CFE, if you could give advice to anyone in the military or really just anyone thinking of pursuing a career as a CFE, what would that advice be? I'm going to start with Monica.

**Monica:** Great question. For me, it would be, be proud of your service. Less than 1% serves in the military. I wear my CFE pin proudly. I also wear my soldier for life pin proudly. Be very, very proud of your service because when you're out and you're interviewing, having conversations with people, we have a way of establishing rapport as veterans. I feel just as comfortable in Memphis, Tennessee as I do Oak Ridge, Tennessee. I don't know any strangers. I think that all comes from the diversity of the military and serving alongside my brothers and sisters no matter where they're from, we're able to establish commonality and focus on what we agree on versus what we disagree on.

Be very proud of your service. Go out, look on their desk. When you're interviewing, you'll be surprised. There's some connection to the military. You'll see a Marine Corps flag in the background. You'll see somebody whose son has just finished their service training so there's that ability to establish rapport with anybody just because of your military service so always be very, very proud of that. My second advice would be to take the CFE while you're on active duty so they can pay for your

certification. I actually use my GI bill to pay for some of the certification so take advantage of those opportunities you have while on active duty status. Thank you.

**Jason:** All right, Collins Wanderi the same question for you. Any advice that you can give just anybody pursuing a career as a CFE especially anyone in the military.

**Collins:** I would tell them that it's something very good. One of the things that, as you said, there are several things that we learn in the military service, putting everything that you need to do in writing and being meticulous in your tasks, and never leaving things undone and half done. This is something that is so critical skill of any certified fraud examiner, because of the nature of work. Now, if you want to-- most of people military, when they leave they end up joining security firms, others, they go into risk management. You're talking about risks to do with cybercrime, the digital space, virtual spaces, we are meeting in virtual space, it has its own risk.

The place where you can get new insights you get to learn what is going on globally from other parts of the world experiences of other people in other places, how the law again is also moving, how people are managing risks both either due to physical intrusion or a non-physical intrusion. We even now have new technology like drone technology, and we even have anti-drone technology and anybody who is dealing with risk management security has to do with that. Then, CFE is a good start because it gives you-- whatever work you do, if you do not have a professional qualification, it's very difficult to tell people that you may know how to do the work, you have done it.

When you add a professional qualification, a recognized and accredited professional qualification is CFE is a global qualification, then you just becoming better and making your skill set, getting a skill set that makes you ready, even for resettlement into civilian life. That is something I would encourage military veterans. As Monica said, this is not something you do after, it's even more advisable to get the skill or to get a qualification when you're still in service so that when you get out, then you have the other skill of the things you're doing, and then you have a skill that then gives you an advantage in the civilian world. Thank you.

**Jason:** All right. Finally, Bill, same question for you. Any advice you can give to any maybe recently separated, service members or anyone in the military, or just anyone pursuing a career as a CFE?

**Bill:** Absolutely. I think it's great, Monica hit right on the nail there. Collins Wanderi, he-- perfect. They're getting all the aspects. We definitely have that rapport with those service members out there, those veterans out there. The soft skill sets we develop, the tactfulness, when we have to have when we do our job, not to-- To get the information we need, but at the same time not to upset anybody and in this new world, it helps out a lot on that one. Make sure you walk softly, at the same time, take pride in your work, what you're doing. Like Kevin Hart said, you have to be prideful about it.

My biggest thing is always continue to learn. You develop so many different skill sets, no matter what your discipline in the military. No matter what your discipline in the military. You learn there's so many skill sets you have and CFE is one of the areas in certification that can actually take that and combine those skills that you have into one area as far as an anti-fraud professional, it can be just when you want with the legal aspect the law enforcement, it's not all just law enforcement. I think it's exciting because there's so many different aspects to it. You don't have to specialize in one area but if you did want to specialize in one area you could.

The guys leaving the service and in one discipline on the field-- No, **[unintelligible 00:44:22]** field artillery anymore I don't think here. At the same time, if you're coming out from any discipline with the military, you can always take that what you've learned and apply it in the future and ACFE will help you do that. I just always say continue to learn, take pride in your work, and get out of your comfort zone a little bit. It's going to be uncomfortable anyway when you leave the service, but at the same time know you have that confidence to go out there and do that, which you do, you'll project that when you're outside there.

The guys in the service right now I'm actually helping them because I tell them as they're going up, I say, "This is great you know all this but having a certification and being recognized for those skill sets will enable you to get those high paying jobs when you get out. Enables you to have more opportunities than others will have." That's my advice on that one.

**Jason:** Definitely agreed. I do want to thank our panel again, Monica Meeks, Collins Wanderi, and Bill Stakes. Not only thank you for joining us but also, thank you for your service. I want to thank all of our listeners. Thank you for listening. You can find this podcast along with all other episodes of Fraud Talk on [acfe.com](http://acfe.com), Spotify, iTunes, or wherever you listen to your podcasts. This has been Jason Zirkle, signing off.

[music]

**[00:45:41] [END OF AUDIO]**