The Handbook of Fraud Deterrence
About the Contributors

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Harry Cendrowski has over 25 years of extensive experience in entrepreneurial, personal, and corporate tax matters. His business consulting engagements have included real estate, business valuations, mergers, due diligence, complex commercial and divorce litigation support, forensic accounting, and fraud auditing. Mr. Cendrowski is also President and Managing Director of The Prosperitas Group LLC, an independent multiclient family office providing coordinated planning and administrative management services to individuals and families of significant wealth.

Mr. Cendrowski has been an expert witness at various courts and administrative agencies in the United States and United Kingdom. After receiving his bachelor's degree from University of Detroit, he began his professional career in the audit department of Deloitte & Touche (formerly Touche Ross). He has authored articles in professional publications and has presented to various bar association and business conferences.

James P. Martin, CMA, CIA, CFD
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Jim Martin combines hands-on experience with diverse business processes and a thorough understanding of the associated control objectives and systems to facilitate the review and redesign of organizations and business functions.

Mr. Martin has performed comprehensive risk assessments in a variety of industries focusing on the evaluation of operating effectiveness of business processes and the internal control structure, and the development of recommendations for improvement. In many cases, these services were provided to companies where basic internal control lapses had led to financial reporting and operational issues. Mr. Martin also held various management positions within Chrysler Financial and with the Corporate Treasury unit of Chrysler Corporation. In these management positions, he designed and implemented internal control systems covering basic accounting transactions. Mr. Martin holds a BBA in Accounting and an MS in Accounting Information Systems from Eastern Michigan University.
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Since 1969, Louis Petro has taught auditing, systems, accounting, and finance courses at a number of colleges and universities in Michigan and Ontario, Canada. He was the Dean of the Lawrence Technological University School of Management from 1979 through 1989.

From 1971 through 1979, Dr. Petro held consulting and auditing positions at the CPA firms of Ernst and Young, Plante and Moran, and Grant Thornton. He was a Management Advisory Services (MAS) Manager at Grant Thornton in Chicago immediately prior to becoming the Dean at LTU.

Prior to his auditing and consulting career, Dr. Petro was a manufacturing engineer at the Chevrolet Division of General Motors and the GM Manufacturing Development Staff.

Dr. Petro remains active in providing continuing professional education for certified public accountants, certified internal auditors, and certified management accountants. He regularly conducts classes and seminars for the Michigan Association of CPAs, the Oakland University CPE Program for CPAs, the Institute of Internal Auditors, and the Institute of Management Accountants. In addition, he has been a question writer for the U.S. Certified Management Accountant examination.

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Amelia Annette Baldwin received her PhD from Virginia Tech and earned BS and MS in accounting from Auburn University. She currently teaches and researches accounting and technology issues at the UAH. Previously she has taught and researched at the University of Alabama, Thammasat University (Thailand), Florida International University, University of Queensland (Australia), University of Tasmania (Australia), Oregon State University, and Eastern Michigan University. Her research on accounting and technology issues has been published in numerous U.S. and European journals.

Dr. Baldwin is an active member of the American Accounting Association and its sections, including the Artificial Intelligence/Emerging Technologies section and the Information Systems section. She has won several research and service awards. She also presents workshops and delivers keynote speeches upon request.

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Mr. Breuer, in addition to his work on this publication, is a contributing author to “The Fraud Files”, a current events newsletter published twice per month by Cendrowski Corporate Advisors, and appearing in the bi-monthly Value Examiner published by the National Association of Certified Valuation Analysts (NACVA).

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Ms. Briggs has over 25 years experience with the examination of disputed documents for signature authentication and/or writer identification; detection of eradications, alteration, or additions; and decipherment of obliterations and indented writings. She has presented her findings and expert testimony in numerous courts and legal forums.
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David J. Brophy teaches courses in venture capital and private equity finance. He is Director of the UMBS Center for Venture Capital and Private Equity Finance (CVP) and is a member of the executive committee for the Zell-Lurie Institute for Entrepreneurial Studies (ZLI).

He has published extensive research on venture capital and private equity finance and has twice won the National Association of Small Business Investment Companies Research Award. He is the author of a book titled *Finance, Entrepreneurship and Economic Development* and has published a large number of research papers in this and other aspects of finance. He is a founding member of the editorial board of the *Journal of Business Venturing*, the *Journal of Private Equity Finance*, and the *International Venture Capital Journal*.

He has been a director of several public companies and is a director and advisor to a number of banks, money market funds, and financial services firms including Compass Technology Partners (a venture capital firm in Palo Alto, CA), Munder Capital Management (Birmingham, MI), Continental Capital (OH), River Place Holdings (Detroit, MI), and General Motors Acceptance Corporation Wholesale Auto Receivables Corporation. He also is an investor in and an advisor to a number of emerging technology-based firms.

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Charles G. Calio practices in the areas of commercial litigation, bankruptcy, and real estate. Mr. Calio is fluent in Spanish and is a First Lieutenant in the Michigan Army National Guard. Mr. Calio earned his law degree at the College of William and Mary Law School and BA degrees in Political Science and History at Michigan State University.

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Samuel Damren has enjoyed a wide breadth of experience during his professional career. He began his career as a trial prosecutor in Detroit, first with Wayne County and then with the United States Attorney’s Office. Since entering private practice in 1981, Mr. Damren has counseled and represented privately and publicly held entities in civil and criminal litigation, business planning, and transactional work. He has served as an arbitrator and court appointed master, mediator and case evaluator, and is the author of a number of scholarly articles.

His experience includes complex business litigation; intra-entity disputes involving shareholders, directors, officers, partners, trustees, beneficiaries, members, and managers; business formation, reorganization, and relations, including acquisitions, contracts, fiduciary obligations, financing and real estate; and corporate governance, internal investigations, audits, and white-collar criminal defense.

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Lawrence R. Donaldson holds BBA (1961) and MBA (1963) degrees from the University of Michigan and a JD *cum laude* (1969), from Detroit College of Law. He served as a public/attorney
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Christopher A. Grosman is an associate in the Bloomfield Hills, Michigan law firm of Carson Fischer, P.L.C. He has extensive experience in representing Chapter 11 debtor companies and committees of unsecured creditors in complex bankruptcy litigation. Mr. Grosman received his B.A., with distinction, from Michigan State University and his law degree, cum laude, from the Wayne State University Law School, where he was a member of the Moot Court Team. Mr. Grosman is a member of the Oakland County, Federal and American Bar Associations, and the State Bar of Michigan.

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Brieh Guevara combines business process and information systems expertise to design and implement data analysis, and content quality management programs. Uses of such information have included analyses of Sarbanes-Oxley compliance data, merger and acquisition integrations, executive information systems, purchase-to-pay leakage, securitization recalculations, data migration efforts, and Web-based security systems.

Mr. Guevara earned a BBA from the University of Michigan Business School, Ann Arbor. He is a member of the National Association of Certified Valuation Analysts and the Data Management Association and has served as a board member for Hope Worldwide — Michigan.

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Fred K. Herrmann specializes in the areas of commercial and complex litigation, and practices in both state and federal courts. Mr. Herrmann has extensive experience handling disputes involving the Uniform Commercial Code, contracts, insurance coverage, antitrust, intellectual property, securities, class action defense, attorney and accountant liability, and multidistrict litigation. He also practices in the appellate courts at both the state and federal levels.

Mr. Herrmann is a 1996 graduate of the University of Michigan Law School. While there, he was an editor of the Michigan Journal of International Law. Mr. Herrmann often serves as a judge for moot court competitions at both Michigan Law School and Wayne State University School of Law.

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Sandy is well versed in industry standards and best practices associated with information technology. During his career he has consulted, planned, and implemented IT solutions for countless organizations in North America. Sandy founded Netarx, Inc., to focus on advanced technologies including IP Telephony, Security, Information Life-Cycle Management and Monitoring Services. In addition to his duties at Netarx, Sandy is actively involved in developing new technologies (he currently holds two U.S. Patents issued and has one more pending) and contributing to the IT community via lectures and publications. Sandy holds a BS from the University of Michigan and an MS from Georgetown University.

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Lawrence A. Lichtman has expertise in representing Chapter 11 debtor companies and committees of unsecured creditors in complex bankruptcy litigation, including fraudulent transfer and other avoidance actions. In over 20 years of practice, Mr. Lichtman has presented to various bar association and professional conferences. He is a member of the Detroit Metropolitan, Oakland County, Federal and American Bar Associations, and the State Bar of Michigan.

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Gregory Murray practices in federal and state courts on behalf of public and private sector employers in the areas of wrongful discharge and employment litigation, civil rights and discrimination litigation. He is a graduate of the University of Michigan (BA, 1971) and the Detroit College of Law (JD, cum laude, 1978), where he served on the Detroit College of Law Review. Mr. Murray has over 25 years of experience in employment litigation and counseling, labor arbitrations, hospital medical staff privilege appeals, and proceedings before administrative agencies such as the Equal Employment Opportunity Commission and the Michigan Department of Civil Rights.

He is a frequent lecturer on employment issues. Mr. Murray has been included in The Best Lawyers in America (Management Labor Lawyers) since 2003 and is listed in the 2004 and 2005 editions of Chambers USA: America’s Leading Lawyers for Business and Who’s Who Legal USA—Management Labor & Employment (2006). He is also coauthor of Employment Litigation in Michigan (ICLE 1999) and Employment Litigation in Michigan, 2nd edition (ICLE 2004).

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Jagdish Pathak’s principal research activities are in information systems assurance, with special emphasis on information technology auditing in relation to e-commerce, distributed systems, and computer networks. He is currently developing a Center for Applied Research in e-Commerce Assurance in Odette School of Business, Windsor, Ontario, Canada, to take up applied research activities in this area. He has published articles and papers in numerous journals. His research monograph, Information Technology Auditing—An Evolving Agenda, was released in March 2005.

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He also has extensive experience in litigation involving alleged securities violations and malpractice against accountants, underwriters, and attorneys and in providing a defense to class-based and shareholder derivative claims.

Mr. Rolfes graduated magna cum laude from the University of Illinois College of Law (1987) where he was Order of the Coif, and received a BBA from the University of Michigan (1981).

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Carolyn H. Rosenberg heads the Insurance Coverage Group at the law firm of Sachnoff & Weaver, and provides counsel to business entities, board members, officers, partners and other professionals in the negotiation of insurance coverage and resolution of insurance disputes. Her areas of emphasis include insurance coverage and corporate indemnification and litigation. Ms. Rosenberg assists clients in evaluating insurance coverage and other protections when negotiating transactions and represents them in resolving coverage disputes.

Ms. Rosenberg was confirmed as the nation’s top D&O liability insurance lawyer by *Corporate Board Member* magazine in a feature on superstar corporate attorneys (July 2004) and was selected by *Corporate Board Member* magazine as one of the country’s 12 legal superstars and the top D&O liability insurance lawyer (August 2001). She is the Chair, S&W Insurance Coverage Group, and the Co-Chair, American Bar Association Corporate Counsel Committee’s Subcommittee on Insurance Coverage. She served as a law clerk to the Honorable Frederick H. Weisberg of the Superior Court of the District of Columbia and has contributed to and authored numerous articles on insurance and indemnification issues.

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E. Leonard Rubin’s areas of emphasis include copyright law, trademark law, trade secret law and entertainment law. He handled numerous transactional and Internet matters involving counseling and transfers of and protection for all forms of intellectual property, and has engaged in a variety of litigation regarding the communications, publishing, recording, television, theatrical, and motion picture industries.

Mr. Rubin has served as an Adjunct Professor at the University of Illinois College of Law, the John Marshall Law School, and the Northwestern University School of Law. He was a Director for CBA-TV Inc. and the President of the Midwest Chapter of Copyright Society of U.S.A. He served as Chair of the Copyright Committee for the Intellectual Property Lawyers Association of Chicago and a member of the Internationale des Avocates, President, Intellectual Property Commission.

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Brian Sommariva advises businesses and consumers on Web site development and usability, including information architecture and security for Internet applications. In addition, he consults with organizations on network and data security best practices including wireless network security. Mr. Sommariva also presents to various professional associations on topics such as identity theft and other computer-related threats.
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He is listed in *The Best Lawyers in America*, *Chambers USA: America’s Leading Lawyers for Business*, and *Who's Who Legal USA—Management Labour & Employment* (2006). Mr. Vercruysse is a Fellow of the College of Labor and Employment Lawyers, a Fellow of the American Bar Foundation, and a Charter Member of the American Employment Law Council.

Mr. Vercruysse graduated from Michigan State University with high honors and received his J.D. (cum laude) from the University of Michigan Law School. He served as a law clerk to the Honorable Clifford O’Sullivan of the United States Court of Appeals for the Sixth Circuit. He has also been an adjunct professor at the University of Michigan Law School, and he has authored numerous articles and book chapters.

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Adam Wadecki is a PhD student at the University of Michigan, concentrating in Financial Engineering and Manufacturing Management.

Mr. Wadecki’s research currently focuses on governance structures and financial models that describe the private equity arena. He has presented at national conferences and frequently collaborates with Professor David J. Brophy at the University of Michigan Ross School of Business.

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Robert A. Weisberg concentrates his legal practice in the area of complex financial restructuring and bankruptcy reorganization. For over 25 years, he has represented corporate and business debtors, individual creditors, and creditors’ committees in insolvency matters, both in United States bankruptcy courts and in out-of-court proceedings throughout the country. Many of these matters have involved pursuing or defending actions seeking to recover assets fraudulently concealed or transferred.

Mr. Weisberg received his BA, with distinction, from the University of Michigan and his JD from Georgetown University Law Center, where he was a member of the Tax Lawyer Law Review. He has authored articles on a variety of bankruptcy topics. He has also lectured to many business and bar groups on bankruptcy issues.

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Douglas E. Wicklander, CFE, CFI  
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Douglas E. Wicklander has personally conducted over 10,000 investigative interviews in the public and private sectors. He has investigated thousands of employee theft and dishonesty cases over the last 24 years and has personally directed hundreds of investigations. He has testified as an expert in interview and interrogation.

Douglas E. Wicklander is a member of the Advisory Board for the Center for Interviewer Standards and Assessment. He is also an active member of the Item Writing Committee, which develops test questions for the Certified Forensic Interviewer examination.

Mr. Wicklander coauthored, with David E. Zulawski, *Practical Aspects of Interview and Interrogation*, now in its second edition. This text has been used in college and university classes and has been selected as source material for the Certified Forensic Interviewer examination.

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Jason C. Yert’s practice involves a wide range of commercial litigation matters in both state and federal court. He has also been involved in a variety of complex securities and products liability class action matters.

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Mr. Zulawski is a licensed polygraph examiner and has personally conducted over 9,000 interviews and polygraph examinations. He has provided expert witness testimony on interview and interrogation, and was a subject matter expert during the development of the interactive training program, *The Art of Interviewing*. He has coauthored the text *Practical Aspects of Interview and Interrogation*, 2nd edition, with Douglas E. Wicklander.