



**OKLAHOMA**  
Office of the State Auditor & Inspector

***Fraudsters & Fraud Victims***  
***Case Studies Into the Psychology of Both***  
*with Janet McHard, CFE, CPA, MAFF, CFF*  
*& Beth A. Mohr, CFE, CFCS, CAMS, CCCI, PI*

**Monday**  
**10**  
**July**

Field of Study: Government Auditing / Fraud – **includes 2 hrs Ethics**

2023 State Auditor's Continuing Professional Education Series

**Virtual Seminar**

8:15 AM – 4:15 PM

**\$130 per person – 8 Hours Yellow Book CPE Credit – includes 2 hrs Ethics**

**[REGISTER HERE](#)**

## Seminar Description

As the title suggest, this seminar focuses on an examination of fraudsters and their victims. What makes a seemingly honest person commit fraud? Are the victims nameless or faceless if it's a public entity being defrauded as opposed to an individual? Are certain personality types more likely to become fraudsters? What makes a fraud victim susceptible? Maybe it's as simple as a lack of internal controls and trusting too much. Maybe the psyche of the fraudster is a more sinister, darker place than his or her surface appearance. Perhaps, for the victim is using blinders to deny even the possibility of another's dishonesty.

This seminar utilizes case studies to examine the psychology of both fraudster and victim. A motive may not always be as clear-cut as we like. And, while we'd never, ever blame the victim, we may find benefit when we're able to identify hapless and flip helpless to resourceful to curtail fraud from occurring in the next agency, county, town, or school.

## Course Objectives

- The elements that are commonly present when a trust employee becomes a trust violating employee.
- Reasons that fraud victims have articulated for trusting a fraudster, even to their own detriment.
- Behavioral traits common to fraudsters.
- Behavioral traits common to victims and supervisors of fraudsters.
- Business paradigms commonly seen in victim organizations.
- Excuses given for not enforcing internal control policies.
- Strategies for overcoming the belief that their organization is somehow immune to fraud.



**JANET McHARD, CFE, CPA, MAFF, CFF** is the Founding Partner of The McHard Firm, a firm specializing in forensic accounting, fraud prevention, accounting reconstruction, and expert witness testimony. Together with her partner and staff, Janet conducts forensic and investigative accounting in matters concerning alleged white-collar crimes, embezzlements, employee theft and other disputed accounting issues. She provides expert witness testimony and consulting expert services in cases where fraud is suspected. Janet teaches on accounting, fraud examination and white-collar crime topics for a variety of professional organizations.

Ms. McHard is a Certified Fraud Examiner (CFE), a certification bestowed upon examination by the Association of Certified Fraud Examiners (ACFE) for whom she has also been a faculty member, teaching on topics of fraud examination and white-collar crime since 2003. Janet is the 2017 ACFE Speaker of the Year. She holds a CPA in the states of New Mexico, Arizona and California. She is also certified by the National Association of Certified Valuation Analyst (NACVA) as a Master Analyst in Financial Forensics (MAFF). She is certified in Financial Forensics by the American Institute of Certified Public Accountants, a designation awarded based on education and experience. She is also a private investigator licensed in New Mexico, Arizona, and California.

Ms. McHard has received special training in fraud prevention and investigation from the ACFE, the National Association of Certified Valuation Analysts and through the University of New Mexico's Financial Investigators Certificate Program. Ms. McHard provides assistance, including expert testimony, in the areas of fraud and forensic accounting. She also has experience in database management and class action administration.

Janet M. McHard holds a Bachelor of Arts from the University of New Mexico as well as an M.B.A. from the University of New Mexico's Robert O. Anderson Graduate School of Management. In 2016, Janet was inducted into the UNM Anderson Schools of Management Hall of Fame. Also in 2016, Janet was honored as a Woman to Watch – Experienced Leader by the New Mexico Society of CPAs.

She is a member of the San Diego County Bar Association Audit Committee. She was previously a member of the National Board of Advisors and past president of the Board of Directors of Keshet Dance Company. She was a member of Women in Leadership and the Alexis de Tocqueville Society of the United Way of Central New Mexico. She has previously served on the Board of Housing Commissioners for the Albuquerque Housing Authority, including serving as both Chairperson and Vice-Chairperson.



**BETH A. MOHR, CFE, CFCS, CAMS, CCCI, PI** joined McHard Accounting Consulting LLC in 2010, and became Managing Partner in January 2011. She is a Certified Fraud Examiner, a certification bestowed upon examination by the Association of Certified Fraud Examiners (ACFE). She is a Certified Financial Crimes Specialist, a credential awarded upon testing, awarded by the Association of Certified Financial Crimes Specialists. She is a Certified Anti-Money Laundering Specialist (CAMS), an internationally recognized certification awarded upon examination which denotes one as an authority in the AML field. Beth is among the first to be awarded the Certified Cyber Crimes Investigator (CCCI) credential, which is awarded by the International Association of Financial Crimes Investigators (IAFCI). She has testified as an expert witness in three states on a variety of matters. Ms. Mohr has a Master of Public Administration from the University of New Mexico, and holds a Bachelor of Science from Pacific Western University. Beth is a private investigator licensed by the states of New Mexico, Arizona and California.

Ms. Mohr has taught courses nation-wide including interviewing techniques, financial and fraud investigations, investigative ethics, Bitcoin, and many others. Her fraud and ethics courses are certified for law enforcement credit by the states of New Mexico and California (POST), and she has instructed continuing legal education courses, as well as continuing professional education courses certified by NASBA. Beth is a nationally recognized speaker, receiving glowing feedback from attendees of all backgrounds. Beth has written and presented dozens of webinars, including webinars for the Association of Certified Fraud Examiners. She has authored and co-authored articles which were published in *Fraud Magazine*, as well as articles for numerous bar journals, and magazines.

Ms. Mohr served as an investigator for the City of Albuquerque's Independent Review Office, where she investigated allegations of police misconduct against the Albuquerque Police Department (APD). Notably, she conducted investigations concerning the events and police response surrounding the 2003 anti-war protests and the APD's crime lab and evidence room. Those cases included allegations of financial mismanagement, white collar crimes, excessive force, civil rights violations, tampering with evidence and destruction of evidence.

Ms. Mohr is a retired San Diego Police Officer; during her career she was awarded three Commanding Officer's Citations, which are the highest awards offered by the San Diego Police Department (SDPD). While working with the Whatcom County (Washington) Public Defender's Office, Beth investigated smuggling and tax evasion cases which involved US and Canadian Customs agencies. Beth's experience includes having conducted cause of death investigations, homicide and death penalty mitigation investigations.

Beth also has significant experience in the area of performance management, performance improvement and management quality review. As part of her commitment to performance measurement and quality education, she served as a Peer Reviewer for the National Association for Schools of Public Affairs and Administration. Beth is a past member of the ICMA (formerly the International City/County Management Association, and was a member of ICMA's Advisory Board on Graduate Education. She recently chaired the City of Albuquerque's Police Oversight Board, amidst the settlement of a Department of Justice consent decree, and guided that fledgling agency and board to a successful start.