



December 2015

President's Notes

by Nathan Abbott, CFE, CISA, EA



I hope everyone had a wonderful Thanksgiving. Our chapter has many things to be thankful for, including our great leadership team. Without them, we could not accomplish the many things we do as a chapter.

Just a reminder about the points contest for the free trip to the ACFE National Conference in Las Vegas. The chapter member with the most points will win a trip to the conference in Las Vegas in June 2016. The contest runs from January – December and the deadline to

submit your points to Mark Ingram is December 31. Look in the newsletter for information about how to earn points.

Another reminder that you have until December 14 to vote for the member-at-large position.

44 spots remain for the Member Benefit Day. Our chapter training director, Suzzie Singleton, has two great speakers planned for us!

Registration for our annual conference in March is now open. Spots fill up quickly so reserve your spot now.

Our December luncheon will be held on Thursday, December 17. This luncheon is for members only and it is free, instead of paying for lunch, you could write a check to Second Harvest food bank. As a bonus, we will have free Christmas wrapping paper for all who attend.

Look forward to seeing you on December 17!

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Calendar of Events

Our 2015 – 2016 CFE luncheons will be held at the Scarritt-Bennett Center located at 1008 19th Avenue South in Nashville. You will find this year's calendar below. All luncheons will begin at 11:30 am. The event dates remaining for this year are:

Christmas Social – December 17, 2015*
 Member Benefit Day – January 20, 2016
 Joint Luncheon with AGA – February 1, 2016
 Annual Conference – March 7 & 8, 2016
 Luncheon – April 21, 2016
 Luncheon – May 19, 2016
 Social – June 9, 2016*

* member-only events



CFE Prep Courses and Scholarships

The Middle Tennessee Chapter, ACFE, has a drawing each year to give away a CFE Exam Prep Course, valued at \$745 (member price) to a chapter member who is not yet a CFE. For more information, contact us at info@middletennesseecfe.org.

We also give away thousands of dollars in scholarships each year to deserving students. Please see our website at <https://middletennesseecfe.wildapricot.org/Scholarships> for more information.

CPE Certificates

How do attendees to events get a CPE certificate? Certificates are emailed out after the event. If you did not get a certificate, it may be that you did not pay or gave a wrong email address. Please remember to update your information on the new chapter website to ensure that you will receive your certificate promptly.

Please email info@middletennesseecfe.org to request a copy of your CPE certificate.



Important Meeting Information

Luncheon Reservation/Cancellation Policy—Please Take Note!



Please be sure you make reservations for the luncheons prior to attending. We need the reservations to plan appropriately for our attendees and to eliminate confusion at the luncheons. You will receive a confirmation email after you submit your reservation.

Luncheons are \$10.00 for members who make their reservations by the reservation deadline, usually the COB one week prior to the luncheon. For members who make a reservation but do not attend or call to cancel, the cost is \$20.00. Individuals who attend without making a reservation will also be charged \$20.00.

To cancel your reservation and avoid being invoiced for the event, you must notify the reservationist, Mary Cole (mary.c.cole@cot.tn.gov), before the reservation deadline (usually one week prior to the date of the event). If you cancel after the deadline or fail to appear at the event, you will be invoiced for the full per-attendee cost, including other fees that apply as deemed appropriate by the Board. Any pre-paid fees that you have will be applied to the invoiced amount.

Any invoices that are unpaid after 60 days will result in the suspension of membership in the Middle Tennessee Chapter under the current Chapter Bylaws Section 3.09, Non-payment of Dues*. As a result of suspension, any reservations you make for future events will not be **ACCEPTED** and you will not be allowed to attend Chapter luncheons or take advantage of member benefits until your outstanding invoices are paid.

We typically have a waiting list for our events, so if you must cancel your reservation, **PLEASE** notify the reservationist, Mary Cole (mary.c.cole@cot.tn.gov), as soon as possible, or you may have someone attend in your place to avoid being invoiced for the luncheon. If you have someone take your place, you must notify the reservationist or have the substitution notify the reception/sign-in table at the luncheon when signing-in.

Other exceptions may apply in extreme situations (i.e. death of a family member) and will be reviewed on a case by case basis at the discretion of the Chapter Board at the member's request.

Members, if you are inviting nonmembers to attend who are not first time attendees, please be sure that they are fully aware of their costs and our cancellation and invoicing policy. First-time guests eat free. After a guest's first visit, he or she will be charged \$20.00 according to the non-member fee schedule. No Free Guests are allowed at joint luncheons, due to elevated costs, or Member Benefits Events, such as the December Luncheon or January Member Benefit Training Day.

If you have any questions concerning the luncheon costs or the Chapter's cancellation policy, please feel free to contact Mark Ingram, Chapter Treasurer at mark.ingram@tn.gov.

New Members

We would like to welcome the following new members to our chapter:

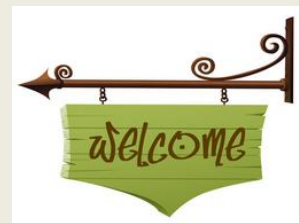
Christian Paulo Escano

Deloitte & Touche LLP

Chris Hamm

First Citizens National Bank

Reynolds Worthington



New CFEs

Congratulations to the following members who received their framed CFE certificates at the November luncheon:



Nathan Abbott and Matt Zoccola



Nathan Abbott and Thomas Stoquert



Allison Barnett and Nathan Abbott



Demetra Pulley and Nathan Abbott



December Luncheon

We will hold our December luncheon on Thursday, December 17, 2015, at 11:30 am at the Scarritt-Bennett Center in the **Raintree Room**. Scarritt-Bennett is located at 1008 19th Avenue South, Nashville, TN 37212. Directions are available at <http://www.scarrittbennett.org/about/maps-directions/>

Scarritt-Bennett visitor parking is available in Parking A or Parking B. Please be aware that parking can be limited due to other events held on the same day as ours. Other parking options include the Wesley Place Garage on Scarritt Place between 19th and 21st Avenues or the meters along 19th Avenue. Approximate prices are \$1.00 per half hour and the parking meters are \$1.50 per hour in the Central Business District. Members may want to consider carpooling or bringing cash or change to pay for parking if necessary.

December Luncheon—Christmas Social

Our December luncheon will be the annual Christmas Social! There is no speaker, so this will not be a CPE event. However, the social is free to chapter members! Please note that guests are not allowed at the social.



In lieu of the luncheon fee, please consider donating the cost of a luncheon (or any other amount) to Second Harvest Food Bank. If you write a check, please make it payable to Second Harvest. Please do not bring food items! For more information on Second Harvest and the services they provide, please go to <http://secondharvestmidtn.org/>

We look forward to seeing everyone in December for some great food and an opportunity to socialize and network with our fellow chapter members!



You've Got Mail...

by Barry S. Pruitt, CFE, CFI

But is it legit? Recently a Controller in my company received an email from our CEO requesting a wire transfer.

Hi David,

Can we send a wire transfer out today? I'm tied up in a meeting but can forward you the account information shortly. Please make sure the payment goes out today. Thanks.



Sounds like a legitimate request, right? Only one problem... The email didn't come from our CEO. It came from someone who created an email account from a look-alike domain name that was two letters off from our company's true domain name. For example, instead of "houchensindustries.com" it was from "houchensindustires.com". Notice in the fake email "industries" is spelled wrong. At a quick glance, this goes unnoticed. In this case, our spoofed CEO email did not set off any spam traps. Fortunately, our Controller was not fooled.

Business Email Compromise (BEC) also known as "CEO fraud" is estimated to be a \$1.2 billion dollar nationwide problem according to the FBI. It's in all 50 states and in 79 countries with most fraudulent fund transfers going to Asian banks in China. They are profitable money making scheme and becoming more widespread.

The best defense against these types of attacks is to ensure you have strong controls regarding electronic fund transfers that require more than an email to process a transaction. The key is to have a two-step process to minimize any opportunity for fraud. With good email security and SPAM filtering, most of these attempts do not make it through. Properly managed email systems can recognize spoofs and block the message.

Consumers can also fall victim to this scam. According to the FBI, they have identified losses in excess of \$14 million for such crimes against consumers. If you or your business is the recipient of a BEC scam, you should file a complaint with the Internet Crime Complaint Center (IC3) at www.IC3.gov. Let's DELETE this type of fraud.

Member Benefit Day



The chapter's annual Member Benefit Day will take place on January 20, 2016, at the Williamson County AgExpo Park. The event is free to current chapter members and \$40 for non-members. Please see the flyer at the end of the newsletter for more information.

November 19, 2015 Luncheon Minutes and Photos



President Nathan Abbott called the meeting to order. He introduced the guests attending the meeting. Jim Wilson announced that Hal Wilson had recently turned 80 and was in assisted living at Maristone in Franklin. He said that Hal would appreciate cards. Nathan said that Hal's address would be posted to the chapter website. Nathan then introduced the new chapter members. He also announced that there would be a special election to fill the board member at large vacancy. He introduced the three candidates: Andrew Hawkins, Kerry Rickard, and Jonathan Sanders. Nathan added that an email would be sent later in the day with instructions on how to vote. Suzzie introduced the speaker, Chris Risher,

who is the Director of Internal Audit for the Tennessee Department of Labor and Workforce Development. Chris spoke about two recent investigations, Throw Momma from the Train and Dude Where's My Car. Nathan presented Chris with a coin set to thank him for speaking. Russ Lassiter won the door prize. Nathan presented framed CFE certificates to Matt Zoccola, Thomas Stoquert, Allison Barnett, and Demetra Pulley. Nathan announced that the Member Benefit Day, which would take place on January 20, 2016, had 60 open spots left. He noted that the



training was free to chapter members and \$40 for non-members and will be held at the Williamson County Ag Center; lunch will be provided. Nathan also reminded everyone that if they came to the meeting without a reservation, they would have to pay the full cost of \$20. He asked members to please sign up through the chapter website and noted that the website would not let you sign up twice for the same event. He also noted that registration would be opening soon for the annual conference. Nathan then reminded everyone that the December luncheon would be the Christmas social, and guests would not be allowed. He noted that wrapping paper would be available, and the chapter would be collecting money for Second Harvest Food Bank; he asked members to please donate money rather than food. The meeting was then adjourned.



Member Spotlight Vincent Haymon



Prior to becoming Director of Internal Audit for the Tennessee Department of Environment and Conservation (TDEC) I spent most of my career in the private industry, primarily in banking and financial institutions. I spent 15 years in the banking field, of which 9 years was in Internal Audit. I have been with TDEC for three years. Nearly two of the three years have been spent as Internal Audit Director.

I have a B.S. in Accounting/Marketing and a Masters of Business Administration, and am currently a participant in Lead TN. I joined Middle Tennessee Chapter of Association of Certified Fraud Examiners in April 2015, and won an ACFE study course during the drawing at the year-end social in June. I am currently studying for the certification and plan to take the exam in December 2015. I enjoy working for the State of TN and serving the public.

My wife, Clarissa, and I have two children, Olivia age 14 and Harrison who is 12. We live in Franklin where Clarissa is an educator with the Williamson County School System. My kids attend Page High and Page Middle in Franklin, TN.

Middle Tennessee ACFE Chapter Library

Did you know that the Middle Tennessee Chapter has a library of fraud-related books that are available to members? To check out books, contact Suzanne Smotherman, chair of the Library Committee, at (615) 253-2020 or Suzanne.Smotherman@tn.gov. The library is currently housed on the 16th floor of the James K. Polk building.



Member Spotlight Volunteers Needed



The Newsletter Committee is looking for volunteers to be featured in the Member Spotlight! If you would like to volunteer, please contact a member of the Newsletter Committee. It's a great way to introduce yourself to the chapter!

Speaker Search

Our chapter is always on the lookout for speakers for luncheons, the Member Benefit Day, and the Annual Fraud Conference. If you know of someone who might be willing to speak, please contact the chapter Training Director, Suzzie Singleton, at Suzzie.Singleton@cot.tn.gov.



Can You Really Conduct A Thorough Investigation Without The Benefit Of A Huge Staff?

by Melinda Weir, CFE



Before beginning any investigation, it's important for auditors and investigators to understand a few basic steps involved in general investigative work. While some agencies are fortunate to have opportunities to conduct brainstorming sessions that involve a wide-range of individuals from front-line staff to senior management, those without the bonus of professional investigative staff can still conduct quality investigations by keeping in mind a few basic principles.

First, decide if an investigation is really necessary. A lot of times investigations are necessary to satisfy laws or regulations and are required by government. Other times it's necessary to conduct investigations because a division policy has been violated. In either case, it's a good practice to look into any allegation of wrongdoing to cover your duties to investigate and avoid potential trouble down the road, such as having to explain why an investigation wasn't conducted if the issue is ever brought up again. If it's determined that an investigation is warranted, decide if temporary relief, such as withholding further payments on a contract, or suspending a hostile employee, is necessary to avoid ongoing trouble.

If it's determined that further investigation is needed, it is good practice to begin the investigation right away and develop an audit plan to ensure you stay on track and to cover issues that have been brought to your attention.

Avoiding having someone involved in an investigation who has a personal relationship with the subject of the investigation is crucial. For example, sometimes relationships form between employees who process payments and contractors who receive those payments. This type of relationship makes it uncomfortable and inappropriate for the employee to assist in an investigation. It would be wise to not have that employee assist with the investigation.

Make sure to organize and memorialize documents collected during the investigation, which will help tremendously when it comes time to build your case and draft your report.

Always seek legal counsel within your entity to discuss potential legal concerns, and include those concerns in the audit report to make sure you don't stray off track.

If interviews will be part of the investigative process, and they usually are, a few fundamental ideas are good to keep in mind.

- Two investigators are helpful so that one person can take notes during the interview and the other can focus on questions, behavior, and ask follow-up questions. The second interviewer can also serve as a witness to confirm statements that took place during the interview.

- Develop talking points and interview questions before you interview individuals. Start with the complainant to make sure you understand the scope of the issue. Ask open-ended questions that invite a person to provide information, such as “describe the reimbursement process.” Then follow up with narrower questions like, “how do **you** process reimbursements?”
- Remember to ask each person to provide any related documents they have, including field logs, written notes, e-mails and other electronic documents.
- Keep in mind that any document the investigator creates during the investigation may be subject to discovery if there's a subsequent lawsuit.

If all of the data collected during the investigation has been organized throughout the investigative process, drafting a report to upper management will be much easier. At a minimum, the draft investigative report should summarize what happened, identify relevant policies and procedures that have been violated; provide important factual findings; analyze inconsistent or conflicting information; and conclude by indicating any necessary corrective action. Any corrective action recommended, such as training, disciplinary action, creating new policies, or revising existing policies should be distinctive and appropriate to the investigative issue.

Important Information Regarding CPE Suspensions

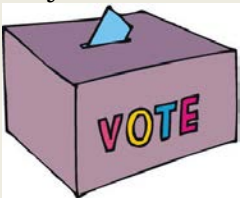


According to <http://www.acfe.com/myannouncements.aspx>, beginning January 1, 2015, CFEs with five or more years of CPE suspensions will be placed into Associate member status. Should these individuals want to reinstate the CFE credential they will be required to take the CFE Exam. If you have any questions about this new requirement, contact the ACFE at 1-800-245-3321. If a CFE does not certify compliance on an annual basis, their credential will be placed into suspension. Suspended status prohibits

individuals from representing themselves as CFEs to the general public and using the credential in any form.

Special Election

As you are all aware, Chapter Board Member-at-Large, Don Johnson, passed away in October of this year. This unexpected loss has left us with an opening on our Chapter Board. The Nominations Committee has recommended three candidates for the vacant Member-at-Large position: Kerry Rickard, Andrew Hawkins, and Jonathan Sanders.



The election is open to Chapter Members with active one and three year memberships only. Please log in to your account through the Chapter website, go to events, and select the Special Election. The candidates' bios are available under the Special Election event. Please vote for only one candidate.

The election will close on December 15, 2015, and the New Board Member-at-Large will be announced at the December Social. On behalf of the Board, thank you for taking the time to vote in this Special Election for Member-at-Large.

National Conference Contest Points System



Congratulations to Melinda Weir, who won an all-expense paid trip to the 2015 national conference, which was held in Baltimore, Maryland. Start compiling your points for the 2016 national conference, which will be held in Las Vegas! To be eligible for the contest, you must be a member of MTACFE, in good standing, for at least 12 months, and you must have attended a prior MTACFE annual fraud conference. Submit a breakdown of your total points earned between January 2015 and December 2015

to mark.ingram@tn.gov by February 15, 2016. Please have supporting documentation available for your points.

<u>Category</u>	<u>Points</u>
Attending Monthly Chapter Meeting	1 point per meeting
Publish Article in Chapter Newsletter	2 points
Sponsoring a New Member	2 points per new member
Publish member profile in Chapter Newsletter	1 point
Contribution to "Been There, Said That, Done That"	1 point/contribution/month
Publication of Case Results	2 points
Participating as a speaker in the Chapter Speaker's Bureau	2 points per engagement
Publication of an article in the Association's <i>Fraud Magazine</i>	3 points
Attending the Chapter's 19 th Annual Conference	2 points
Service on Chapter Committee	2 points





ACFE Middle Tennessee Chapter 2015- 2016 Chapter Officers, Board Members, and Committee Members

CHAPTER OFFICERS AND BOARD MEMBERS

President	Nathan Abbott, CFE, CISA, EA	401-7841	nathan.abbott@cot.tn.gov
Vice-President	Jason Conner, CFE	747-5398	jason.conner@cot.tn.gov
Past President	Micheal Baer, CFE, CIA	341-1295	micheal.baer@cat.com
President Emeritus	Dennis Dycus, CFE, CPA, CGFM	794-0836	dfdcpa@bellsouth.net
Treasurer	Mark Ingram, CFE	532-5060	mark.ingram@tn.gov
Secretary	Melissa Boaz, CFE, CPA, CGMA	747-5305	melissa.boaz@cot.tn.gov
Training Director	Suzzie Singleton, CFE, CGFM	401-3037	suzzie.singleton@cot.tn.gov
Member at Large	Open		
Member at Large	Barry Pruitt, CFE, CFI	270-780-2971	bpruitt@houchensindustries.com
Member at Large	Sharon Matheny, CGFM	330-6302	sharonmatheny@hotmail.com

COMMITTEE CHAIRS AND MEMBERS

Website	Nathan Abbott, CFE, CISA, EA (Chair)	401-7841	nathan.abbott@tn.gov
Library	Suzanne Smotherman, CFE, CPA (Chair)	253-2020	suzanne.smotherman@tn.gov
Newsletter	Melissa Boaz, CFE, CPA, CGMA	747-5305	melissa.boaz@cot.tn.gov
	Jennifer Whitsel, CFE, CPA, CGMA	747-5265	jennifer.whitsel@cot.tn.gov
	Dylan Morse, CFE, JD	401-7871	dylan.morse@cot.tn.gov
	Melinda Weir, CFE	532-0955	melinda.weir@tn.gov
Hospitality	Mary Cole, CFE, CPA, CGFM (Chair)	747-5252	mary.c.cole@cot.tn.gov
	Barbara Ragan, CFE	747-5314	barbara.ragan@cot.tn.gov
	Judy Tribble, CFE, CPA	253-1760	judy.tribble@tn.gov
	Suzanne Smotherman, CFE, CPA	253-2020	suzanne.smotherman@tn.gov
Membership	Bridget Carver, CFE (Chair)	401-7959	bridget.carver@cot.tn.gov
	Kesha Thomas, CFE, MCJ	747-5397	kesha.thomas@cot.tn.gov
	Scarlet Sneed, CFE, CPA, CGFM, CGMA	747-5243	scarlet.sneed@cot.tn.gov
	Tom Stoquert, CFE, MBA	253-8842	tom.stoquert@tn.gov
	Demetra Pulley, CFE, MBA/HRM, CICA	327-6424	dpulley@mmc.edu
Scholarship/ Outreach	Scarlet Sneed, CFE, CPA, CGFM (Chair)	747-5243	scarlet.sneed@cot.tn.gov
	Danny Hall, CFE	741-4314	danny.hall@tn.gov
	Phil Job, CFE, CPA	401-7895	phil.job@cot.tn.gov
	Melissa DeBerry, CFE	747-5214	melissa.b.deberry@cot.tn.gov
Job Placement	Amanda Cain, CFE	747-5364	amanda.cain@cot.tn.gov
Historic	Britt Wood, CFE, CPA, CGFM, CISA, ACDA (Chair)	532-6076	britt.wood@tn.gov
	Cindy Vaughn, CFE	428-0969	cynthia.r.vaughn@tn.gov
	Vincent Finamore	401-7898	vincent.finamore@cot.tn.gov
Nominating	John Gullett, CFE, CPA, LNHA (Chair)	225-1814	jgullett@tsvh.org
	Britt Wood, CFE, CPA, CGFM, CISA, ACDA	532-6076	britt.wood@tn.gov
	Andrew Hawkins, CFE	401-7743	andrew.hawkins@cot.tn.gov
Conference	Bob McCloud, CFE, CGFM	747-5210	bob.mccloud@cot.tn.gov
	Mary Cole, CFE, CPA, CGFM	747-5252	mary.cole@cot.tn.gov

NOTE: Chapter officers and board members comprise the Annual Fraud Conference Committee

Contact Us



Middle Tennessee Chapter, Association of Certified Fraud Examiners:

Email: info@middletennesseecfe.org

Website: www.middletennesseecfe.wildapricot.org

Mailing address: P.O. Box 198361
Nashville, TN 37219

Association of Certified Fraud Examiners Headquarters:

Email: memberservices@ACFE.com

Website: www.acfe.com

Mailing address: The Gregor Building
716 West Avenue
Austin, TX 78701

Phone: 800-245-3321

512-478-9000

Fax: 512-478-9297

Follow the ACFE in social media:



<https://www.linkedin.com/groups?mostPopular=&gid=66889>



<https://www.facebook.com/AssociationofCertifiedFraudExaminers>



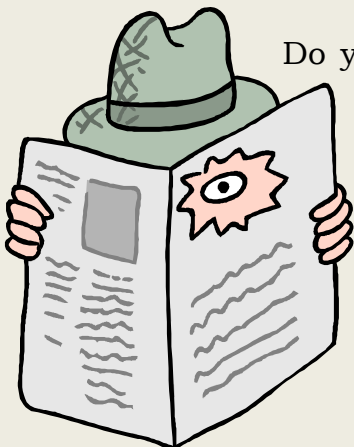
<https://twitter.com/TheACFE>



<https://www.youtube.com/user/TheACFE>



Newsletter Articles

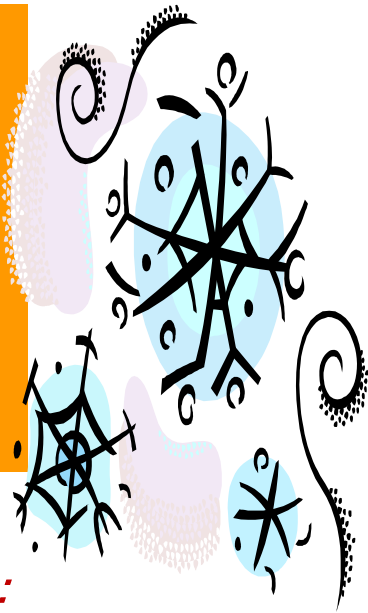


Do you have a great article to contribute to the Middle Tennessee Chapter, ACFE newsletter? If so, we would love to hear from you! Please contact a member of the Newsletter Committee with your ideas and articles. Remember, you receive points for your articles that count toward the trip to the National ACFE conference! Also, if you note any corrections that need to be made, please contact one of us.



Middle Tennessee Chapter Association of Certified Fraud Examiners

Member Benefit Day



January 20, 2016
8:00 a.m. - 4:20 p.m.

Earn 8 Hrs. CPE
Free Box Lunch Included

**Williamson County AgExpo
Park**
4215 Long Lane
Franklin, TN 37064

The instructional method for this event is "Group Live." In accordance with the standards of Tennessee State Board of Accountancy, CPE credits have been granted based on a 50-minute hour. Sponsor Number TNSBA051

For State Agencies, the Middle Tennessee Chapter, Association of Certified Fraud Examiners' vendor number is 0000083329

Our 2 exceptional speakers are:

Brooklyn Sawyers, Assistant United States Attorney, Eastern District of Tennessee, presenting on **federal money laundering** statutes and detailed discussion of money laundering offense elements and financial investigations and tips. She will also cover various **federal fraud statutes** including prosecutions for theft of government funds.

Mark Hall, Supervisor of Training, TN Law Enforcement Training Academy, presenting **Statement Analysis**. Known as "SCAN", the process by which an investigator examines a statement prepared by an individual to test the **veracity of the information** provided. Attendees will also discover **hidden investigative information**, subconscious information, truthfulness, and **deception**.

Preregistration is required due to limited space. It also helps facilitate accurate CPE reporting, helps ensure that sufficient course materials are prepared, and allows us to accurately order refreshments. If you sign up and are **unable to attend**, please make sure you cancel your reservation, so someone else can attend. Otherwise, you may not be allowed to attend our future Member Benefit free events.

Link to register for this event:

<https://middletennesseecfe.wildapricot.org/events>

This Training is **FREE** to all current **MTACFE** members and **\$40 for non-members**. Non-members can join, prior to the event, for a yearly fee of \$25 or \$50 for three years and avoid the charge for the training! You can find information on chapter membership at

<https://middletennesseecfe.wildapricot.org/FAQ>



Middle Tennessee Chapter Association of Certified Fraud Examiners Member Benefit Day

Speakers

Brooklyn Sawyers
Assistant United States Attorney
Eastern District of Tennessee

Mark Hall
Supervisor of Training
TN Law Enforcement Training Academy
TN Department of Commerce & Insurance

Wednesday, January 20, 2015

8 Hours CPE, Box Lunch included

Agenda	
7:30 am - 8:00 am	Registration
8:00 am - 9:40 am	Money Laundering
9:40 am - 10:00 am	<i>BREAK</i>
10:00 am - 11:40 am	Fraud and Fraud Cases
11:40 am - 12:40 pm	<i>LUNCH</i>
12:40 pm - 2:20 pm	Statement Analysis
2:20 pm - 2:40 pm	<i>BREAK</i>
2:40 pm - 4:20 pm	Statement Analysis

Event Location: *(Off Interstate 65, Exit 61 at 4215 Long Lane in Franklin, Tennessee.)*
Williamson County AgExpo Park
4215 Long Lane
Franklin, TN 37064

The instructional method for this event is "Group Live." In accordance with the standards of Tennessee State Board of Accountancy, CPE credits have been granted based on a 50-minute hour. Sponsor Number TNSBA051

